





At ComfortCare Home Health, we come to you. It is in your home that we learn about your needs, provide care and therapy, and ultimately, help you enjoy a higher quality of life. We seek to connect to you as a person rather than simply a patient.

Our team brings warmth, joy and tenderness into the daily practice of serving. We are a community-based company, so we are close by should you need us at anytime.

At home, you find yourself surrounded by loved ones rather than strangers. You have the time and space to recover more quickly and enjoy the little things that make the place you call home, home.

3978 Parkwood Road Bessemer, AL 35022 205.425.2855 (o) 205.988.4262 (f)

comfortcarehomehealth.com



At ComfortCare, we help patients live each day to the fullest. We deeply believe that one's last days should be as meaningful as the rest— a special time that is shared with loved ones, intimate friends, and committed caregivers.

"We may not be able to change the outcome, but we can change the journey." -Lisa Teel, Chief Operating Officer

We are advocates for living well. All the way to the very end.

547 US Highway 80, Suite 2 Demopolis, AL 36732 334.289.2106 (o) • 334.289.2693 (f)

2314 11th Street Tuscaloosa, AL 35401 205.650.3060 (o) • 205.650.3059 (f)

comfortcarehospice.com





208 PIERSON AVENUE CENTREVILLE|AL|35042 205.926.4881 WWW.BIBBMEDICALCENTER.COM



"Quality healthcare, from people you know."



OUR GOAL, as patients transition from Hospital to Home... is to provide the best care possible, to strengthen and heal so they may swing back into independent living. The clinical benefits of Swing Bed include personalized quality care and positive patient outcome. Swing Bed allows for more time to identify patient needs and to assure a safe transition back to home.

- CARDIAC RECOVERY
- NEUROLOGICAL REHAB
- WOUND CARE
- IV THERAPIES
- ORTHOPEDIC REHAB
- POST SURGICAL REHAB
- PULMONARY REHAB



cahaba trace
Senior Living
205.926.3286



Welcome to Cahaba Trace Senior Living. An affordable Senior Living Community embracing the latest approach to healthcare delivery, Independent living and on-site healthcare.

We offer a variety of living options, each with a distinctive style and list of amenities. Beautiful independent living options from apartments, to spacious custom built Garden Homes and Cottages, or enjoy premier living units in our communal living facility. Continuing Care Retirement Community





CALL US!

205.926.3232

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Visit our website at: www.westalabamaaging.org

disabilities in our community!

seniors and individuals with

information and happenings for

date on the latest news,

Stay in Touch!

FIND US ON FACEBOOK!

For distribution, advertising or listing information, please contact Michelle Carter at: michelle.carter@westal.org or 205-333-2990 ext. 202. This resource directory is published every two years and is distributed free across West Alabama.

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PLANNING AHEAD

· Spotlight On: Alabama Family Trust · Hospice Care

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The Area Agency on Aging has been providing direction, information, screening, services and support to our older population in West Alabama for over 40 years.

"Get Connected" and call our Aging and Disability Resource Center (ADRC) at 205-333-2990 or 1-800-AGELINE or visit us online at www.westalabamaaging.org.

What We Do for Older Adults, Disabled Individuals and their Caregivers:

- Screen for available benefits and services
- · Benefits enrollment
- Case management
- Education
- Medicare counseling
- Long-term care support and services
- Nutrition
- Caregiver assistance
- · Referrals to local programs and/or services

Vest Mahama Senior Resource Directory

ON THE COVER

Anne Foster, left, said she and her husband found out about the variety of services offered through the West Alabama Area Agency on Aging when her husband needed assistance navigating Medicare. "My

husband didn't know where to turn, everything with Medicare was so confusing. Our friends at church made the recommendation for us to visit the Area Agency on Aging."

Eloise Ryans, center, is a participant on the Senior Community Service Employment Program (SCSEP). Prior to retirement, Eloise worked at the University of Alabama, Stillman College and in community programs. "After I retired, it [SCSEP] gave me an opportunity to get back into the work force and continue using skills I had before. As a senior, it also gives me an opportunity to feel like I am still a vital part of the work force and to give back to the community" Eloise said. She added that SCSEP has been a great resource to learn, and relearn, skills.

Florentina Sartain, right, started receiving Medicare counseling when she turned 65. She had been meeting with other retirees from her old job and asking how to get help navigating Medicare. "It made it a whole lot easier when you have someone to navigate it for you. I can see how people get overwhelmed by all the mailings and other items related to it."

(Photographed in BrushStrokes Art Studio)

FROM OUR DIRECTOR

Hello!

Welcome to the 2019-2020 edition of the West Alabama Senior Resource Directory. This comprehensive directory is designed to assist older adults, individuals with disabilities, their families and caregivers as they search for programs and services available throughout the West Alabama area. To ease your search for resources, we have added a new feature in this edition - an alphabetical index on page 104. A listing and descriptions of our Agency programs is on page 30. We'd like to thank all of the advertisers, as well as members of the West Alabama community, who have come together to help us make this directory possible. The goal of our Agency is to promote the independence, dignity and quality of life for older adults, those with disabilities and their family caregivers.

To learn more about any of the services we provide, call our office at 205-333-2990, 1-800-243-5463 or 1-800-432-5030 or visit our website at www.westalabamaaging.org.



Pamela R. McDaniel Area Agency on Aging Director

Sincerely,

Damela R. M. Dain

This directory and its content are intended to provide an overview of resources available in West Alabama. It is not meant to provide an exhaustive list of all available resources. Likewise, the inclusion of any advertising, logos or contact information in this directory does not constitute an endorsement by the Area Agency on Aging of West Alabama (AAAWA) of the products, services or organizations advertised. Please contact the AAAWA with specific questions or for connections to services in the West Alabama area.



West Alabama Regional Commission's Area Agency on Aging

West Alabama Regional Commission (WARC) houses the Area Agency on Aging (AAA) serving Bibb, Fayette, Greene, Hale, Lamar, Pickens and Tuscaloosa counties. To make a referral for any AAA program, or for more information, call 205-333-2990, 1-800-432-5030 or visit our website at www.westalabamaaging.org. If you live outside our coverage area, call 1-800-AGELINE to locate your nearest Area Agency on Aging (see page 7). WARC's physical address is:

4200 Hwy. 69 N., Northport, AL 35473 and the mailing address is P.O. Box 509, Northport, AL 35476.



What is an Area Agency on Aging?

The Older Americans Act of 1965 laid the foundation for the development of services that make it easier for older persons to live independently in their own homes and communities. The act established a national aging network designed to respond to the needs of older adults. Through amendments to the act in 1973, states were required to establish Area Agencies on Aging (AAA) to coordinate federal and state programs at the local level. Since that time, the network has grown to include the U.S. Administration on Aging, State Units on Aging, and more than 650 Area Agencies on Aging throughout the United States. An Area Agency on Aging is a public or private non-profit agency designated by the State to carry out the Older Americans Act at the local level. Like its counterpart at the State level, an Area Agency on Aging serves as both the advocate and visible focal point in its planning and service area to promote the development of more comprehensive and coordinated service systems to serve older individuals and disabled persons.

Staff of the Area Agency on Aging are available to assist seniors and/or disabled individuals and their families in coordinating resources and services that will enable the client to maintain their independence as long as possible. Through direct services and contracts with various service providing agencies throughout the region, the Area Agency on Aging provides numerous programs and services designed to meet the needs of older West Alabamians and disabled individuals.

Alabama's Area Agencies on Aging 1-800-AGELINE

1. NW AL Council of Local Governments

Mr. Jeff Thompson, AAA Director 256-389-0500 / 800-838-5845 **Counties:** Colbert, Franklin, Lauderdale, Marion, Winston www.nacolg.org

2. West Alabama Regional Commission

Ms. Pam McDaniel, AAA Director 205-333-2990 / 800-432-5030 **Counties:** Bibb, Fayette, Hale, Greene, Lamar, Pickens, Tuscaloosa www.westalabamaaging.org

3. Middle Alabama AAA

Ms. Carolyn Fortner, Executive Director 205-670-5770 / 866-570-2998 **Counties:** Blount, Chilton, Shelby, St. Clair, Walker www.m4a.org

4. United Way's AAA of Jefferson County

Ms. Helen Anderson, AAA Director 800-243-5463 **Counties:** Jefferson www.uwca.org

5. East AL Regional Planning & Development Commission

Mr. Michael Morrison, AAA Director 256-237-6741 / 800-239-6741 **Counties:** Calhoun, Chambers, Cherokee, Clay, Cleburne, Coosa, Etowah, Randolph, Talladega, Tallapoosa www.earpdc.org

6. SC AL Development Commission

Ms. Sharon Redd. AAA Director

334-244-6903 **Counties:** Bullock, Butler, Crenshaw, Lowndes, Macon, Pike www.scadc.net

7. Alabama Tombigbee Regional Commission

Ms. Delia Brand, AAA Director 334-682-5206 / 888-617-0500 **Counties:** Choctaw, Clarke, Conecuh, Dallas, Marengo, Monroe, Perry, Sumter, Washington, Wilcox www.atrcaging.com

8. Southern AL Regional Council on Aging

Ms. Dana Eidson, Executive Director 334-793-6843 / 800-239-3507 **Counties:** Barbour, Coffee, Covington, Dale, Geneva, Henry, Houston www.sarcoa.org

9. South AL Regional Planning Commission

Ms. Julie McGee, AAA Director 251-433-6541 **Counties:** Baldwin, Escambia, Mobile www.agingsouthalabama.org

10. Central Alabama Aging Consortium

Ms. Susan Segrest, Executive Director 334-240-4680 / 800-242-5463 **Counties:** Autauga, Elmore, Montgomery www.centralalabamaaging.org

11. Lee-Russell Council of Governments

Ms. Jackie Pinkard, AAA Director 334-749-5264 / 800-239-4444 **Counties:** Lee, Russell www.lrcog.com

12. NC AL Regional Council of Governments

256-355-4515 **Counties:** Cullman, Lawrence, Morgan www.narcog.org

13. Top of AL Regional Council of Governments

Ms. Renee Breland, AAA Director 256-830-0818

Counties: DeKalb, Jackson, Limestone, Madison, Marshall www.tarcog.us





ACTIVE LIVING

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Taking Charge of Your Health through Evidence-Based Programs

By Michelle Carter
Public Information & Human Resources Manager
West Alabama Regional Commission
Area Agency on Aging

A lgene Thomas-Strickland has stepped up in her role as an older sister. Since her younger brother suffered a stroke, she has become his daily caretaker. Being relatively new to caregiving, Algene decided to enroll in a Stress Busting for Family Caregivers class she

saw advertised at Pickens County Medical Center. That decision has changed her outlook on life, as well as her quality of life and the quality of care she provides her brother. "It was more than what I expected. The information, the people I met, sharing our stories, it really helped me a lot."

Andrea Glover had fallen several times, eventually

breaking her ankle. When her church hosted a Matter of Balance class, she decided it was a chance for her to take charge and protect herself against future falls as she aged. She went on to be a volunteer instructor of the program after learning how many fall risks and dangers there are for older people, even in one's own home. She continues to use the skills and exercises she learned in class now in her daily life. "I think everyone should learn and do it. It's not hard." Andrea said about Matter of Balance.

Matter of Balance and Stress Busting for Family Caregivers are two of the, free, Evidence-Based Programs offered through the West Alabama Area Agency on Aging. Certified staff members from the Agency, and volunteers, teach the programs which offer proven ways to promote health and prevent disease among older adults.

"Before the class I didn't realize how overwhelmed I was trying to do everything all at once." Algene said about her experience participating in the Stress Busting program. She said it helped her realize she needed to pace herself better. Now she uses the techniques taught in the class to assist her daily as a caregiver. Algene said she insists on making time for herself, as well as other things

that need to be done, outside of caring for her brother, without feeling guilty or stressed.

Grace Rowles also attended a Stress Busting program. At one point she was a caregiver for both her mother, who suffers from Dementia, and her father, who was sick with cancer. Her father passed away and now she, along with her brother and

sisters, spends about 10-12 hours a day caring for her mother who is in the advanced stages of Dementia. She said she is following the advice learned in the class daily. Her advice to other caregivers is to take breaks, allowing yourself not to get burned out. "Give yourself a day or weekend off. And you have to pray, you really have to pray." Grace said taking the class gave her a new way of looking at things and she is overjoyed that she took it.



10 ACTIVE LIVING



For the past two years, Dustin Clary, clinical director at Fyzical Therapy & Balance Center in Tuscaloosa, has been working with the Matter of Balance as a guest healthcare professional. Dustin believes the strongest part of the program is "it's ability to educate"

the community that balance is not an obvious progression that can't be helped, but it is a dysfunction that can get out of control without the education and resources to gain understanding." He added, "This program allows participants to be proactive in the aging process and feel secure that falls can be eliminated."

Andrea also thinks the strong point of the Matter of Balance program is the good advice it arms older adults with, allowing them to be safer. She found it interesting how many common fall hazards there are that she had never considered before taking the class such as throw rugs or walking up and down the bleachers at a grandchild's sporting event. "It really has helped me." Andrea said. She learned something as simple as turning on a light in a dark hallway or room can eliminate a common risk, which many may not think of. She said she decided to teach Matter of Balance classes because she wanted to help and encourage others.

For more information about the Evidence-Based Programs offered through the West Alabama Area Agency on Aging, including how to be a volunteer instructor for Matter of Balance, please call us at 205-333-2990.





Supports and Celebrates Life at all Ages!

The Area Agency on Aging provides meals for all of its senior activity centers. It may also provide a small amount of operating funds. Generally, the cost of the center is supported primarily by the town, city, county or nonprofit contractor. Participant contributions enhance the operation of the center. Please contact our agency for more information on becoming a contractor and bringing a senior activity center closer to you!

Aging Program Contractors

Bibb County

City of Brent

P.O. Box 220 Brent, AL 35034 205-926-4643 www.cityofbrentalabama.com

Town of Woodstock

28513 Hwy. 5 Woodstock, AL 35188 205-938-9796 www.townofwoodstockal.com

Fayette County

Fayette County Commission

103 1st Ave. NW #2 Fayette, AL 35555 205-932-4510 www.fayetteal.org/departments/senior-center

Greene County

Greene County Commission

400 Morrow Ave. Eutaw, AL 35462 205-372-3349

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Hale County

City of Greensboro

1101 Main St. Greensboro, AL 36744 334-624-8119 www.cityofgreensboroal.wixsite. com/cityhall

City of Moundville

410 Market St. Moundville, AL 35474 205-371-2644 www.moundvillealabama.com

Town of Akron

207 1st Ave. S. Akron, AL 35441 205-372-3148

West Alabama Public Transportation

500 E. Washington St. Demopolis, AL 36732

Lamar County

Town of Kennedy

17885 SR-96 Kennedy, AL 35574 205-596-3956

Town of Millport

920 Black St. Millport, AL 35576 205-662-4228

City of Sulligent

5797 US-278 Sulligent, AL 35586 205-698-9111

City of Vernon

44425 Hwy 17 Vernon, AL 35592 205-695-7718

Pickens County

H.E.L.P.

190 William Hill Dr. Carrollton, AL 35447 205-367-2200

Pickens County Family Resource Center

514 10th Ave. SE Reform, AL 35481 205-367-9382

Tuscaloosa County

Focus on Senior Citizens

3801 Loop Rd. Tuscaloosa, AL 35404 205-553-3133 www.focusonseniorcitizens.org

Region-Wide

University of Alabama Elder Law Clinic

101 Paul Bryant Dr. Tuscaloosa, AL 35401 205-348-4960 www.law.ua.edu/elderlaw

Senior Activity Centers

Bibb County

Brent Senior Center

10445 AL- 5 Brent, AL 35034 205-926-3968

Lawley Senior Center

2971 Hwy. 36 Lawley, AL 36793 334-518-9778

Woodstock Senior Center

28515 Hwy. 5 Woodstock, AL 35188 205-938-9790

Fayette County

Belk Senior Center

7941 Hwy. 96 Belk, AL 35545 205-932-4751

Berry Senior Center

30 School Ave. Berry, AL 35546 205-689-4940

Fayette Senior Center

125 2nd Ave. NW Fayette, AL 35555 205-932-2666

Greene County

Eutaw Senior Center

1156 County Road 131 Eutaw, AL 35462 205-372-6908

Forkland Senior Center

13327 U.S. Hwy. 43 Forkland, AL 36740 334-287-0951

Hale County

Akron Senior Center

7018 1st Ave. N Akron, AL 35441 334-507-8974

Greensboro Senior Center

(Located inside Canterbury Manor) 6400 Hwy. 14 E Greensboro, AL 36744 334-341-0104 or 334-624-0770

Moundville Senior Center

39750 Hwy. 69 S Moundville, AL 35474 205-371-2644

Lamar County

Kennedy Senior Center

112 Park St. Kennedy, AL 35574 205-596-4073

Millport Senior Center

294 Old Kennedy Rd. Millport, AL 35576 205-712-2466

Who can participate in the Senior Activity Centers?

- · Anyone who is 60 years or older
- Spouses of a participant, regardless of age
- Persons with a disability residing with an eligible participant
- Persons with a disability under the age of 60 residing in a living community where the senior activity center is located



DI BOLLANDE DE LA CONTRACTOR DE LA CONTR

Why go to your local Senior Activity Center?

- Daily fun activities
- Nutritious meals
- Socialization and recreation
- Building friendships and staying connected
- Volunteer opportunities
- Enjoyment
- Staying Informed
- Educational Programs

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Sulligent Senior Center

211 Project St. Sulligent, AL 35586 205-689-9482

Vernon Senior Center

230 Strickland Cir. Vernon, AL 35592 205-695-7122

Pickens County

Aliceville Senior Center

416 3rd Ave. NE Aliceville, AL 35442 205-373-8872

Carrollton Senior Center

(Located inside Carrollton Methodist Church) 85 Tuscaloosa Ave. Carrollton, AL 35447 205-463-2139

Gordo Senior Center

228 Main St. Gordo, AL 35466 205-364-7966

Reform Senior Center

213 7th Ave. SW Reform, AL 35481 205-375-2514

Tuscaloosa County

Clara Verner Senior Center

(Located inside Clara Verner) 101 Old Hackberry Ln. Tuscaloosa, AL 35401 205-349-1202

Focus/McAbee Senior Center

(Located inside McAbee Center) 3801 Loop Rd. Tuscaloosa, AL 35404 205-553-3133

Southside Senior Center

(Located inside McKenzie Court) 2525 34th Ave. Tuscaloosa, AL 35401 205-758-0479

Job Training

Alabama Department of Rehabilitation Services Vocational Rehabilitation Services

1400 James I. Harrison Jr. Pkwy E Ste. 300 Tuscaloosa, AL 35405 205-554-1300 www.rehab.alabama.gov

Fayette Career Center

Tom Bevill Building Rm. B37 2631 Temple Ave. N Fayette, AL 35555 205-932-3221 ext. 5171 www.facebook.com/ fayettecareercenter

Senior Community Service Employment Program (SCSEP)

4200 Hwy. 69 N Ste. 1 Northport, AL 35473 205-333-2990 or 1-800-432-5030 www.westalabamaaging.org

Shelton State Ready To Work

9500 Old Greensboro Rd. Tuscaloosa, AL 35405 205-391-3931 800-966-4987 www.sheltonstate.edu

Tuscaloosa Area Career Center

202 Skyland Dr. Tuscaloosa, AL 35405 205-759-2576 www.joblink.alabama.gov/ada/r/offices/85980000

Tuscaloosa's One Place

810 27th Ave. Tuscaloosa, AL 35401 205-462-1000 www.tuscaloosaoneplace.org

Vernon Career Center

44425 AL-17 Vernon, AL 35592 205-932-3221 ext. 5612 www.facebook.com/ Vernon-Career-Center-1435084003371268

Education

Fifty-Five Alive

(Safe Driving Classes) 205-554-1919

Literacy Council of West Alabama

3401 MLK Jr. Blvd. Tuscaloosa, AL 35401 205-391-2612 www.literacywa.org

Osher Lifelong Learning Institute (OLLI)

The University of Alabama 240 Paul W. Bryant Dr. Tuscaloosa, AL 35401 205-348-6482 www.olli.ua.edu

University of Alabama LIFT Program

Classes available in Tuscaloosa and West Alabama communities Call or visit website for more information 205-928-8258 www.culverhouse.ua.edu/lift

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Senior Groups & Organizations

Alberta Baptist Golden Hearts

2210 University Blvd. E Tuscaloosa, AL 35404 205-553-6520

American Association of Retired Persons (AARP)

Alabama Chapter 400 S Union St., Ste. 100 Montgomery, AL 36104 334-954-3050 or 866-542-8167 www.aarp.org

Beulah Baptist Golden Agers

3100 25th St. Tuscaloosa, AL 35401 205-758-9560

Big Sandy Yes Group

14708 Hwy 69 S Tuscaloosa, AL 35405 205-752-1284

Brown Memorial Presbyterian Compassionate Friends

3535 Stillman Blvd. Tuscaloosa, AL 35401 205-759-1477

Calvary Baptist 55+ Ministry

1121 Paul W. Bryant Dr. Tuscaloosa, AL 35404 205-758-0495

Central Church of Christ Young at Heart

304 Hargrove Rd. Tuscaloosa, AL 35401 205-758-1177

Chapel Hill Baptist GAP

8790 Hwy 43 N Northport, AL 35473 205-339-4071

Circlewood Baptist KIT Club

2201 Loop Rd. Tuscaloosa, AL 35405 205-553-4315

Cornerstone Full Gospel Baptist Church Salt Ministry

610 Brooksdale Dr. Tuscaloosa, AL 35401 205-345-4892

DCH Golden Years Senior Group

809 University Blvd. E Tuscaloosa, AL 35401 205-759-7931

Elizabeth Baptist - Project Care

2650 Elizabeth St. Tuscaloosa, AL 35403 205-752-7320

First Baptist Church Senior Adventure Ministry

721 Greensboro Ave. Tuscaloosa, AL 35401 205-345-7554 www.firsttuscaloosa.org/ senioradults2

First Presbyterian Mature Members

900 Greensboro Ave. Tuscaloosa, AL 35401 205-752-3531

First Wesleyan BYS

1501 McFarland Blvd. Tuscaloosa, AL 35406 205-752-4251

Five Points Baptist Lifetime Ministries

3718 36th St. Northport, AL 35473 205-339-3220

Gilgal Baptist XYZ Club

3000 Bear Creek Rd. E Duncanville, AL 35456 205-758-0034

Holton Heights Primetimers

1812 47th Ave. NE Tuscaloosa, AL 35404 205-553-6845

Hopewell Young at Heart

3800 University Blvd. E Tuscaloosa, AL 35404 205-553-2202

Indian Lake Young at Heart

3815 Watermelon Rd. Northport, AL 35473 205-752-0107

Mt. Olive Baptist Triple L Senior Club

13303 Mt. Olive Rd. Coker, AL 35452 205-339-2529

Northport Baptist Trail Blazers

1004 Main Ave. Northport, AL 35476 205-345-0100

Northport Church of God Sunshine Ministry

2412 Lurleen Wallace Blvd. Northport, AL 35476 205-339-5115

Relatives As Parents Program (RAPP) Tuscaloosa

Sponsoring Organization: The University of Alabama, Psychology Department 205-759-3518

Rosedale Baptist Young at Heart Group

2424 28th St. Tuscaloosa, AL 35401 205-752-4068

St. Mark UMC Young at Heart

1421 McFarland Blvd. Northport, AL 35476 205-339-5990

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Taylorville Baptist Prime Timers

7201 Moundville Ln. Tuscaloosa, AL 35405 205-758-0868 www.taylorvillebaptist.org/ ministries/senior-adults

Valley View Baptist Sunlighters

8820 Hwy 69 S Tuscaloosa, AL 35405 205-752-0977

West Alabama Gerontological Association

P.O. Box 509 Northport, AL 35476 205-333-2990 1-800-243-5463 www.westalabamaaging.org

Volunteer Opportunities

American Red Cross

2130 Paul W. Bryant Dr. Ste. B Tuscaloosa, AL 35401 205-758-3608 www.redcross.org/local/alabama

BMC Auxiliary

208 Pierson Ave. Centreville, AL 35042 205-926-3250 www.bibbmedicalcenter.com/ auxiliary.php

Caring Days Adult Day Care

943 31st St. E Tuscaloosa, AL 35405 205-752-6840 www.caringdays.org

Community Soup Bowl

1711 23rd Ave. Tuscaloosa, AL 35403 205-752-2421 tuscaloosasoupbowl.com

Community Service Programs of West Alabama

601 Black Bears Way Tuscaloosa, AL 35401 205-752-5429 www.cspwal.com

DCH Regional Medical Center

809 University Blvd. E Tuscaloosa, AL 35401 205-759-7174 www.dchsystem.com/jobs/ volunteers.aspx

Foster Grandparents Program

Focus on Senior Citizens (FOCUS)
1300 James I Harrison Jr. Pkwy.
Tuscaloosa, AL 35401
205-554-1916
www.focusonseniorcitizens.org/index.php/fgp

Good Samaritan Clinic

3880 Watermelon Rd., Ste. A Northport, AL 35473 205-343-2212 www.gscclinic.org

Habitat for Humanity of Tuscaloosa

1120 35th St., Ste. B Tuscaloosa, AL 35401 205-349-4629 www.habitattuscaloosa.org

Hospice of West Alabama

3851 Loop Rd. Tuscaloosa, AL 35404 205-523-0101 www.hospiceofwestalabama.org

Love INC

3101 Main Ave. Ste. A Northport, AL 35476 205-614-2849 www.loveinctuscaloosa.com

RSVP - Tuscaloosa & Hale Counties

Focus on Senior Citizens 3801 Loop Rd. Tuscaloosa, AL 35404 205-553-3133

Salvation Army

2902 Greensboro Ave. Tuscaloosa, AL 35401 205-632-3691 www.salvationarmyalm.org/ tuscaloosa/volunteer

Tuscaloosa Metro Animal Shelter

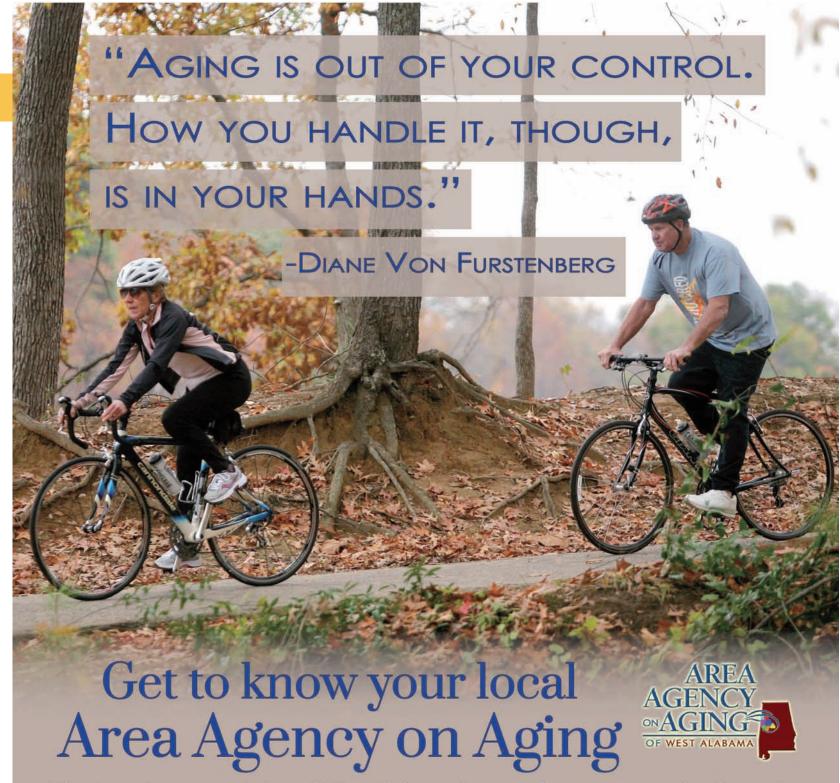
3140 35th St. Tuscaloosa, AL 35401 205-752-9101 www.metroanimalshelter.org

United Way of West Alabama

(Additional Volunteer Listing) 2720 6th St. Ste. 100 Tuscaloosa, AL 35401 205-345-6640 www.uwwa.org/volunteer-uwwa

West Alabama Regional Commission

Area Agency on Aging 4200 Hwy. 69 Ste. 1 Northport, AL 35473 205-333-2990 1-800-243-5463 www.westalabamaaging.org

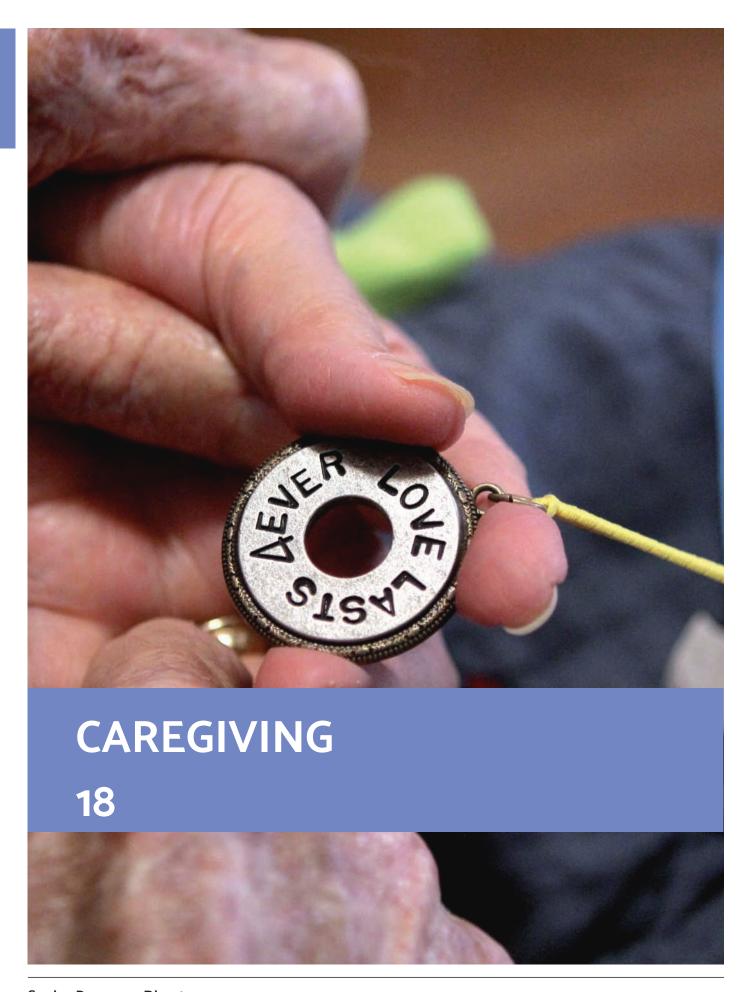


The Area Agency on Aging of West Alabama is more than a resource for the senior adult population. We are a valuable support center for people at any age needing assistance and information about programs and services that help senior citizens, their families, individuals with disabilities and their caregivers.

Visit our office Monday through Friday 8:00 a.m. to 4:30 p.m. 4200 Hwy 69 N Northport, AL 35473

Call us at 205-333-2990 or 1-800-AGELINE

or visit our website: www.westalabamaaging.org



Dementia Friendly Alabama

A collaboration by Stephanie Holmes, Project Coordinator for Dementia Friendly Alabama and Michelle Carter, Public Information and Human Resources Manager for the West Alabama Area Agency on Aging

What does it mean to be "Dementia Friendly?" Dementia friendliness is much more than just being kind to those impacted with dementia. It involves every part of the community working together to create a dementia friendly culture, helping those affected with dementia feel respected, supported and included in every day community life. We accomplish this through "partnerships."



Partnerships with those diagnosed, caregivers, religious organizations, schools, and businesses, all to help promote dementia awareness within the community.

Every three seconds there is a new case of Alzheimer's diagnosed in the world and more than 91,000 Alabamians live with Alzheimer's. The Central Alabama Aging Consortium (CAAC), the Area Agency on Aging that covers Autauga, Elmore and Montgomery counties, started Dementia Friendly Alabama back in January of 2016. The Dementia Friendly Alabama Initiative provides

education, training, and a multitude of resources such as the Dementia Resource Guide, Virtual Dementia Tours, Memory Cafés and even memory screenings. The West Alabama Area Agency on Aging is working with the tools and resources given by Dementia Friendly Alabama to help make West Alabama a Dementia Friendly community too.

In the spring of 2018, West Alabama Area Agency on Aging was awarded a 2018 Dementia Friendly Community mini-grant from CAAC under the Dementia Friendly Alabama Initiative. Funding from the grant was used by our agency for ongoing outreach in our seven county West Alabama region. Examples of the outreach include, hosting a Dementia Friendly training for law enforcement and first responders, the purchase of Dementia Friendly Toolkits and Project Life Connect red envelopes, created by the Middle Alabama Area Agency on Aging (M4A), and copies of the book "The 36 Hour Day" written by Nancy L. Mace, MA and Peter V. Rabins, MD, MPH. "The 36 Hour Day" will be distributed to caregivers in West Alabama. Printing of Dementia Friendly Resource packets, designed by the West Alabama Area Agency on Aging, was also made possible by the grant.

Alabama is committed to raising awareness, reducing stigma, and fostering individual engagement. Please visit www.dementiafriendlyalabama.org for more information or contact Stephanie Holmes at 334-240-4680. If you are interested in becoming a trainer locally to help spread the Dementia Friendly initiative in West Alabama, please contact Nikki Poe, our Aging Services Coordinator, at 205-333-2990 ext. 203 or nikki.poe@westal.org.

"We're on to something rare, something special and something utterly revolutionary. Find out how you can do your part and help us fight for those who can't remember!"

20 CAREGIVING



Adult Day Programs

Caring Days Adult Daycare

943 31st St. E Tuscaloosa, AL 35405 Monday – Friday 7:30am -5:30pm 205-752-6840 www.caringdays.org

Reconnecting the Dots Adult Day Care Program

4415 18th St.
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www.reconnecting-the-dots.com

In-Home Care

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7436 Greensboro Rd. Tuscaloosa, AL 35405 205-737-7736

*Addus Health Care

2421 Presidents Dr. Ste. B8 Montgomery, AL 36116 334-213-7382 www.addus.com

ADPH - Lamar County

300 Springfield Rd. Vernon, AL 35592 205-695-9195 www.alabamapublichealth.gov/lamar/index.html

ADPH - Tuscaloosa County

2350 Hargrove Rd. E Tuscaloosa, AL 35405 205-554-4520 www.alabamapublichealth.gov/ tuscaloosa/index.html

*Alacare

5710 Watermelon Rd. Ste. 310 Northport, AL 35473 205-345-5145 www.alacare.com

*Always Home, LLC

404 Hwy 80 Demopolis, AL 36732 334-289-8222

*Always There In-Home Care

971 Fairfax Park Ste. G Tuscaloosa, AL 35406 205-248-9822 www.alwaysthereinhomecare.com

*Amedisys Home Health Care

- 1300 McFarland Blvd. Ste. 320 Tuscaloosa, AL 35406 205-752-0606 www.amedisys.com
- 315 1st Street S
 Reform, AL 35481
 205-564-1273 or 800-277-7445
- 10341 Hwy 5 Ste. E Brent, AL 35034 205-926-6309
- 228 Temple Ave. N
 Fayette, AL 35555
 205-932-5066 or 866-297-8253

A Touch of Love

3815 Stafford Pl. Tuscaloosa, AL 35405 205-246-1219

*Caring Hands Senior Care Provider

811 Chester Rd. Gordo, AL 35466 205-364-0103 or 205-463-7044

*Caring Missions Services

6726 Old Greensboro Rd., Ste. A Tuscaloosa, AL 35405 205-248-6793 www.caringmissionsservices.com

Comfort Care

2314 11th St. Tuscaloosa, AL 35401 205-650-3060 www.comfortcarehospice.com

CV Home Health Care

142 Pierson Ave. Centreville, AL 35042 205-926-3211 www.cyhomehealth.com

*DCH Home Health Care

1110 Edward Hillard Dr. Tuscaloosa, AL 35401 205-759-7010 www.dchsystem.com

*Encompass Home Health

131 1st Ave NW Ste B Vernon, AL 35592 205-695-6736 www.encompasshomehealth.com

Encompass Home Health & Hospice

194 William E. Hill Dr. Carrollton, AL 35447 205-367-2407 www.encompasshealth.care

Fayette Medical Center Homecare

102 2nd Ave. SE Fayette, AL 35555 205-932-5961 www.lhcgroup.com

Flexicare Home Healthcare LLC.

818 Co. Rd. 43 Camden, AL 36726 205-650-9471

*Focus on Senior Citizens

3801 Loop Rd. Tuscaloosa, AL 35404 205-553-3133 www.focusonseniorcitizens.org

Hale County Hospital Home Health

508 Greene St. Greensboro, AL 36744 334-624-3066 www.halecountyhospital.com

Home Instead Senior Care

303 Hargrove Rd E Ste A Tuscaloosa, AL 35401 205-764-0387 www.homeinstead.com



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22 CAREGIVING



*Love's Sitting and Service Care

633 Alabama Hwy 60 Akron, AL 35441 334-507-4114 or 334-507-2368 www.lovesitting.com

*Mercy & Grace, Inc.

509 Energy Center Blvd. Ste. 803 Northport, AL 35473 205-750-2363

*Oxford Healthcare

509 Energy Center Blvd. Ste. 804 Northport, AL 35473 205-345-9088 www.tuscaloosahelpathome.com

*Pickens County Family Resource Center

514 10th Ave. SE Reform, AL 35481 205-367-9382

*Sunbridge Home Health Care

1530 Wolverine Dr., Ste. C Decatur, AL 35601 256-580-5800 *The Personal Care Agency

971 Fairfax Park Ste. D1 Tuscaloosa, AL 35406 205-737-7829

Memory Care Units

Aliceville Manor

703 17th St. NW Aliceville, AL 35442 205-373-6307 www.alicevillemanornursinghome.com

Clare Bridge at Brookdale Place

951 Rose Dr. Northport, AL 35476 205-282-9132 www.brookdale.com

The Tides at Crimson Village

1410 18th Ave. E Tuscaloosa, AL 35404 205-632-6699 www.crimsonvillage.com **Generations of Vernon**

1050 Convalescent Rd. Vernon, AL 35592 205-695-9313 www.genmanco.com

Magnolia Lane at Glen Haven Health & Rehabilitation, LLC

2201 32nd St. Northport, AL 35476 205-339-5700 www.glenhavenhealthandrehab.com

Dogwood at Greene County Residential Care Center

509 Wilson Ave. Eutaw, AL 35462 205-373-4545 or 205-372-3388 www.gcheutaw.com

Martinview East

2015 32nd St. Northport, AL 35476 205-333-0085 www.martinviewliving.com

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24 CAREGIVING



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515 Roger Sayers Dr. Tuscaloosa, AL 35401 205-347-0073 www.capstonevillage.ua.edu

Morning Pointe Assisted Living

1801 Rice Mine Rd. N Tuscaloosa, AL 35406 205-345-1112 www.morningpointe.com/tuscaloosa

Pathway at Regency Retirement Village

5001 Old Montgomery Hwy. Tuscaloosa, AL 35405 205-752-5500 www.regencytuscaloosa.com

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The "Process" of Understanding Dementia

By Steven L. Flanagan, LICSW

ost of us in West Alabama and certainly those throughout the nation of college football fans, are familiar with University of Alabama head coach Nick Saban's "process", which describes how he encourages his players, coaches, and everyone affiliated with the Crimson Tide football team to prepare for challenges and address them upon being confronted with them at game time, and then later in everyday life situations.

As I move toward my 39th year of social work practice, I would like to offer some reflections on my experience in working with patients, and particularly with family members, of persons suffering from dementia. Over time, it has occurred to me that loved ones move through a "process" of being confronted with the condition and, probably more frequently, discovering the presence of dementia well after it has manifested in the individual. Challenges naturally occur along the continuum of the condition, however I believe it may be helpful for emerging caregivers to consider applying a form of Coach Saban's "process". Most of us have an idea of what dementia might entail, however, a working definition of the term is important in facing the challenges of the condition. First of all, dementia may be simply defined as "the death of the brain". Despite the many forms of dementia, including Alzheimer's' Disease, this definition may be confusing to some. A person with dementia continues to live and function, often with few noticeable physical problems. An important factor for understanding dementia is that it is a progressive condition. As such, and over time, the ability of an afflicted loved one to function independently will decline. The pace of decline, however, varies. Thus, once a health care professional, generally a physician, applies the diagnosis of dementia, preparation for, and application of care must begin.

As part of the "process" of preparation and the application of ongoing care, which is usually

provided by family members, a "learning curve" transpires. This is not a pleasant task, however, as caregivers develop a knowledge base about the condition and the importance of making safety the number one priority in the care of a loved one, the ability to offer care may become less of a daunting challenge. Additionally, confidence in one's ability to face the challenges of care becomes part of the "process".

Key symptoms of dementia include:

- Memory Loss (Amnesia) particularly short-term memory. Details of the distant past may be retained for years.
- Loss of Recognition (Agnosia) a particularly disturbing symptom that occurs is the loss of recognition of loved ones, places, and objects. Persons with dementia are often unable to call close relatives by name and may state, "I need to go home", even if living in their long time residences. They may also discard items such as eyeglasses, hearing aids, and dentures.
- Loss of Language (Aphasia) persons
 with dementia may lose the ability to express
 themselves verbally as well as receive and
 understand the language of others. This loss
 necessitates greater emphasis on non-verbal
 forms of communication (particularly, from my
 experience, a non-threatening, smiling face!).
- The Inability to Manipulate Common Objects (Apraxia) such as combs, toothbrushes, and eating utensils. Other symptoms of apraxia include the loss of the bodily functions (bowel; bladder; swallowing).

One final note: In order to be an effective caregiver, you must be prepared to address the increasing needs of your loved ones. But you must also take care of yourself! As your lifestyle changes and routine pursuits are compromised, the "process" of becoming an effective caregiver requires that you make time for the things that you enjoy. By allowing (and expecting) others to assist you in care giving, you reduce your risks of mental and physical fatigue that may compromise your ability to provide care. By maintaining your care giving fitness, your loved ones will benefit and they would thank you for it. Thanks, also, to Coach Saban for the "process"!



Growing Pains

By Michelle Carter
Public Information & Human Resources Manager
West Alabama Regional Commission
Area Agency on Aging

When people think about what they want to be when they grow up, they probably don't consider what they want to be *after* they grow up. But for thousands of seniors over 55, retirement isn't a realistic part of their American Dream because they fall into the bottom of the income ladder and need

employment to afford their longevity. No one should ever have to make a choice between food, shelter or necessary medications, yet many older Americans face that dilemma during what should be their carefree golden years.

The struggle faced by the elderly needing to make ends meet isn't a new one. For several decades, through a series of advocacy and grant funding from the

Department of Labor, the West Alabama Area Agency on Aging, in partnership with Senior Service America, Inc. and the Alabama Department of Senior Services (ADSS), has been able to operate the Senior Community Service Employment Program (SCSEP). The federal program helps unemployed, low-income adults age 55 and older by partnering with local nonprofit, government and faith-based agencies. SCSEP participants are given part-time community service assignments where they receive on-the-job training in roles vital in today's workforce. The goal is to boost their knowledge and confidence, and ultimately land a permanent

job placement outside of SCSEP. Locally, seniors are tapping into the SCSEP program through the West Alabama Area Agency on Aging and it is yielding positive results for both the participants and host agencies.

For over three years, Lorine Patton has been a participant on the Senior Community Service Employment Program (SCSEP) through the West Alabama Area Agency on Aging. She is assigned part time at United Way as a 2-1-1 Call Specialist and Office Assistant. Prior to her time on SCSEP, Lorine said she worked in

local offices. She was out of work for about nine months when she found information about SCSEP at the Tuscaloosa Area Career Center. She said the program is a good fit because she was looking for part time work and found a lot of potential places of employment were only seeking applicants willing to work full-time.

The Tuscaloosa native said she enjoys her friendly co-workers at United Way.

"It's more like a family to me. I feel comfortable here. I work with good people and that means a lot to me." Lorine said the staff at United Way are mature and knowledgeable about their jobs which has helped her learn a lot as well. She said it has given her a way to get involved and learn more about what United Way does in the community.

The feeling of being welcomed in a work environment also appeals to a former SCSEP participant who received permanent employment at her host agency. Sharon Spencer was a SCSEP participant at Easterseals for a few months before being hired on as a Representative Payee and File Clerk.

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Prior to her employment at Easterseals, Sharon had worked seasonally assisting with tax prep. She said she tried to find work after being out several years but could tell potential employers were interested in hiring someone younger. A relative recommended she try the SCSEP program.

Sharon had been a participant of the program for over a year when she was assigned to the front desk at Easterseals West Alabama. Sharon said one thing she valued about SCSEP was that she was able to get out of her house and take her mind off stress. She was able to strengthen her resume writing and improved her computer skills. Now in a new role at Easterseals, Sharon said she is excited about her employment. "I like

the place and the people. I feel welcome every day."

Her direct supervisor at Easterseals while on SCSEP. Sherri Davis-Drummond, said the position requires more than just answering phones. They are a "gatekeeper" and the first face seen by someone when they come

in. The person working the front desk has to be cognizant of who is entering and why. Sherri said the worker has to deal with a lot of different personalities and it takes certain skills to fill the role. Sherri said SCSEP participants have a vital role at Easterseals, "They bring a level of maturity with them."

Tamika Alexander, Director of 2-1-1 and Information and Referral for United Way of West Alabama, echoes Sherri's sentiment that the SCSEP participants bring a strength to the host agency. Lorine is the third SCSEP participant assigned to United Way of West Alabama over the past five years. Tamika said the program gives an extra set of hands in their office. One of the strengths they have found in hiring an older worker is reliability. "We can count on her to be here on time... [and] She can pick up on how to complete a project very quickly. She also brings a wealth of customer service knowledge to our office because she has years of experience working with the public."

The role SCSEP participants have at Easterseals, United Way of West Alabama, and other host agencies, requires commitment and essential skills which are often a strong point found in the generation of older workers. Ronny Johnston, executive director of Easterseals of West Alabama, said the non-profit has had several great SCSEP participants over the years and some have

> led to employment like in Sharon's case. Ronny said the participants are considered part of the Easterseals family and are offered the same opportunities for advancement as any of their employees on the payroll. He also understands the huge impact SCSEP makes in the lives of its participants.

exercising. When you stop its hard to get back into it. It's [SCSEP] a great re-entry point into

"Working is like work." Ronny said.

"Working is like exercising. When you stop, its hard to get back into it. It's [SCSEP] a great re-entry point into work." -Ronny Johnston

> If you are interested in more information about becoming a participant, host agency, or are looking to hire one of our qualified participants, please contact Kellie **Blount, our SCSEP Coordinator for the** West Alabama Area Agency on Aging at 205-333-2990 today! For a listing of our **Host Agency partners and additional** information visit our website at www.westalabamaaging.org/scsep.

Are you, or a loved one, having difficulty affording prescription medications?

WE CAN HELP!



To Qualify for <u>LOW COST</u> or <u>FREE</u> prescription medication through the SenioRx Program, you must be a legal resident of the State of Alabama AND meet the following criteria:

 You are at least 55 years of age with no prescription drug coverage and have a chronic medical condition.

OR

 You are in the process of applying for Social Security Disability, have been deemed disabled, or have a doctor's declaration of disability.

OR

You are in the Medicare Part D "Gap" or "Donut Hole".

Contact us today for more information 205-333-2990 or www.westalabamaaging.org

Administered by the Alabama Department of Senior Services (ADSS), in partnership with the 13 Area Agencies on Aging, serving as local Aging & Disability Resource Centers (ADRC) in Alabama.

The SenioRx Medication Assistance Program is funded by the Alabama State Legislature.

Area Agency on Aging Programs

Aging & Disabilities Resource Center (ADRC)

Our information and referral services offer aging and individuals with disabilities assistance in understanding how their needs, preferences, and unique situations translate into locating services and benefits available in West Alabama, Assistance is available by phone, e-mail, or in person.

Alabama Cares Program

Supports family caregivers in an effort to keep families together and allow seniors to remain at home instead of moving to costly long-term care facilities.

Services include:

- Information on available services:
- Assistance in gaining access to services;
- Education, counseling, support groups, and caregiver training;
- Respite care to provide a temporary relief or break:
- Supplemental services, on a limited basis, to complement the care provided.

The eligibility categories are:

- A primary caregiver for an older person age 60+ or any age if person has Alzheimer's disease or a related dementia.
- A grandparent or relative caregiver, age 55+ for a child age 18 or younger or an adult child age 19-59 with severe disability.

Health Promotion Classes & Benefits

Our Agency has certified staff members who teach a variety of Evidence-Based Programs (EBPs). These programs offer proven ways to promote health and prevent disease among older adults. These Evidence-Based Programs are based on research and provide documented health benefits. Older adults who participate in EBPs can lower their risk of chronic diseases and falls, or improve long-term effects of chronic diseases or falls.

- **A Matter of Balance:** This four to six week program is proven to reduce fall risk and fear of falling, improve fall self-management, develop fall self-efficacy and promote physical activity.
- **Stress Busting Program for Family Caregivers:** This nine week program aims to improve the quality of life of family caregivers who provide care for people with Alzheimer's disease or other dementias by helping caregivers manage their stress and cope better with their lives.



Home & Community Based Services Waiver Program

- Elderly & Disabled Waiver ***
- ACT: Alabama Community Transition Waiver ***
- TA: Technology Assisted Waiver

Provides services for elderly and disabled low-income people, who, without assistance, might have to be cared for in a nursing home, but choose to stay in their home.

To qualify for the program, individuals must have an income up to 300% of the Supplemental Security Income level and meet certain standards of medical need established by Medicaid.

The Medicaid Waiver Program provides clients the following services, which are paid for by the Alabama Medicaid Agency:

- Case Management coordinates services, provides needs assessments and information, and assists with referrals, benefits, and entitlements.
- Homemaker Services general household activities, which include meal preparation, food shopping, errand running, and routine household care.
- Personal Care bathing, dressing, ambulating, light housekeeping, emotional security, feeding, and supervising the self-administration of medications.
- Respite Care provided to individuals unable to care for themselves on a short-term basis, offering relief to the person normally providing the care.
- Home-Delivered Frozen Meals delivered to the home once per week. The client must have a microwave or oven for heating the meals and freezer space for storage.



 Companion Services – provides supervision to functionally impaired adults who live alone and need assistance with housekeeping and

personal grooming tasks.

• **Skilled Nursing** – a service which provides skilled medical observation and nursing services by a Registered Nurse or Practical Nurse.

*** The West Alabama Area Agency on Aging has received

NCQA Accreditation of Case Management for LTSS for the E&D Waiver and ACT Waiver programs for three years beginning October 17, 2018 and expiring October 17, 2021.

CASE MANAGEMENT FOR

3 YEARS

In-Home Service Program

In-Home Services assist homebound individuals age 60 and older with shopping, minor chores and other homemaking activities if the senior is unable to do these tasks. This service is available on a limited basis.

Legal Services Program

Through a contractual agreement with the University of Alabama Law School, assistance is available for older adults in West Alabama. Legal Counsel for the Elderly provides assistance with a wide variety of issues including health care,

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advance health care directives, public benefits, and protective services. No fees are charged for the service, but donations are welcomed. Visit www.law.ua.edu/elderlaw or call 205-348-4960.

Long-Term Care Ombudsman Program

The Long-Term Care Ombudsman is an advocate for residents who live in licensed nursing homes and assisted living facilities. The Ombudsman is an impartial, third party who investigates complaints and works to resolve issues on behalf of residents.



For clients enrolled in the Home and Community-Based Services Waiver Program who choose to self-direct their care, the Personal Choices Program is available. Through this program, clients select their worker and determine their own schedules.

Senior Activity Center Program

WARC-AAA supports 22 senior activity centers. Senior Activity Centers (SAC) offer a variety of activities and programs as well as hot, nutritious meals to enjoy with friends. Home-delivered meals, transportation, socialization, recreation, and volunteer opportunities are also available. To be eligible, a person must be 60 years or older or the spouse of an eligible senior.

Senior Community Service Employment Program (SCSEP)

This program provides part-time training assignments for low income persons 55 years or older. Training assignments are in agencies that serve the needs of local communities. These agencies, referred to as Host Agencies, include:



schools, libraries, county departments, public parks, local aging service providers and many others. The goal of the Senior Community Service Employment Program (SCSEP) is to promote dignity, independence and the well-being of older workers by providing job skills training, employment preparation and job placement.

SenioRx Prescription Drug Program

Assists individuals with applying for assistance programs offered by pharmaceutical manufacturers.

Those eligible:

- · Are at least 55 years of age
- Have NO prescription drug coverage
- Have a chronic medical condition
- · Are legal residents of Alabama
- Are in the Medicare Part D coverage gap
- · Have a high co-pay
- Meet certain income limits
- Are any age and have been deemed disabled by Social Security, or have applied for disability and are waiting on a decision, or have a doctor's declaration of disability
- Are in the 24-month Medicare waiting period.

State Health Insurance & Assistance Program (SHIP) Medicare Counseling

The State Health Insurance and Assistance Program is available in West Alabama to help Medicare beneficiaries sort through their options for **FREE**. SHIP can assist someone with understanding their Medicare benefits, Part D plan comparisons, enrollment, Medicare Savings Programs (QMB/SLMB), Medigap/Secondary coverage, Long-Term Care Insurance, and more.

Veteran-Directed Home and Community Based Services Program

The VD-HCBS program is a new, Veteran-Directed approach to providing services and support in the homes and communities of eligible Veterans.

To be eligible, a Veteran must first be enrolled with the Department of Veterans Affairs Medical Center (VAMC), have a VA primary care team, meet the eligibility criteria for the Home and Community Based services as determined by the VA and receive a referral from the VAMC to West Alabama Regional Commission (WARC). This self-directed program allows Veterans' choice, control, flexibility and freedom in planning their own services and supports. They can hire family and friends, if they choose, and pay them a fair wage. They may also purchase goods, which contribute to their established care plan.

ATTENTION MEDICARE BENEFICIARIES

- Do you have questions about Medicare Part D?
- Are you new to Medicare?
- Do you have a complaint about your coverage?
- What is Medicare Advantage?
- Are you frustrated with trying to understand all the different parts to Medicare?



"Understanding the basics about Medicare is the key to making informed decisions about ones coverage. Local help is available to help you sort through your options."



Your **local** Area Agency on Aging can assist you through our **SHIP** Program concerning:

- · Education on all parts of Medicare
- Explanation of options to those who are new to Medicare
- Explanation of gaps in coverage and what costs will be
- Part D comparisons and enrollment
- Medigap Insurance
- · Medicare Advantage
- Extra help programs paying Medicare premiums
- Coordination of Benefits
- Medicaid
- SHIP Counselors can also speak on a variety of related topics to groups

For unbiased guidance and help call SHIP at 205-333-2990 or 1-800-243-5463 for a one on one appointment.

REMINDER: Medicare Open Enrollment is October 15 through December 7

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Food Assistance

*Services available vary from free food pantries, discounted food to prepared meals.

Bibb County

Brent Baptist Church Caring Center

2446 Main Street Brent, AL 35034 205-926-7687 www.brentbaptistchurch.org/ ministries/caring-center

Brent Compassion & Hope Food Basket

1728 Main St. Brent, AL 35034 205-926-1719

Caffee Junction Church of God Operation Compassion

21231 Hwy 11 N McCalla, AL 35111 205-477-9100 www.cj-cog.org/ministries

Fayette County

Community Service Programs of West Alabama

1600 Temple Ave. N Ste. 7 Fayette, AL 35555 205-932-3218 www.cspwal.com

Greene County

Community Service Programs of West Alabama

116 Prairie Ave. Eutaw, AL 35462 205-372-4562 cspwal.com

Hale County

Community Service Programs of West Alabama

800 Hall St. Greensboro, AL 36744 334-624-4455 cspwal.com

Moundville Baptist Church

150 5th Ave. Moundville, AL 35474 205-371-6370 www.moundvillebaptistchurch.org

Lamar County

Community Service Programs of West Alabama

145 Columbus Ave. Vernon, AL 35592 205-698-7197 cspwal.com

Matt Miller Food Pantry

Propst Memorial United Methodist Church 131 Wood Dr. Millport, AL 35576 205-662-3406 or 205-712-3327 www.facebook.com/mattmiller. foodpantry

Vernon First UMC Food Pantry

270 1st St. NE Vernon, AL 35592 205-712-7382 205-712-8495 205-695-7566

Pickens County

The Lord's Pantry at Aliceville First UMC

307 3rd Ave. NE Aliceville, AL 35442 205-373-2263

Gordo First UMC

310 N Main St. Gordo, AL 35466 205-364-7489

Pickens County Community Action & Community Development Corporation Inc.

71 Lakeside St. Carrollton, AL 35447 205-367-8166 www.caapickens.org

Pickens County Family Resource Center

514 10th Ave. SW Reform, AL 35481 205-367-9382

Tuscaloosa County

Beans and Rice

St. Matthias' Episcopal Church 2310 Skyland Blvd. E Tuscaloosa, AL 35405 205-553-7282 www.matthiaschurch.dioala.org/index.html

Catholic Social Services of West Alabama

608 James I. Harrison Jr. Pkwy. Tuscaloosa, AL 35405 205-759-1268 www.csstuscaloosa.org

Community Soup Bowl

1711 23rd Ave. Tuscaloosa, AL 35401 205-752-2421 www.tuscaloosasoupbowl.com

Cornerstone Full Gospel Baptist Church

610 Brooksdale Dr. Tuscaloosa, AL 35401 205-345-4892

Deacon's Deli Food Ministry at Canterbury Episcopal Chapel

812 5th Ave. Tuscaloosa, AL 35401 205-345-9590 www.canterburychapel.dioala. org/Ministries/deacons-deli-food-ministry.html

East Tuscaloosa Community Soup Bowl

Hargrove Memorial United Methodist Church 1812 Hargrove Rd. E Tuscaloosa, AL 35405 205-553-7271 www.etcsb.net

Lakewood Baptist Church Food Pantry

14468 Hwy 43 N Northport, AL 35475 205-333-0414 www.lakewoodtuscaloosa.com

Loaves & Fishes Food Pantry at Grace Presbyterian Church

113 Hargrove Rd. Tuscaloosa, AL 35401 205-758-1193 www.gracetuscaloosa.org/ get-involved/peace-justice/ food-pantry

Love Inc.

3101 Main Ave. Ste. A Northport, AL 35476 205-614-2849 www.loveinctuscaloosa.com

St. Mark United Methodist Church Food Pantry Ministry

1421 McFarland Blvd. N Northport, AL 35476 205-339-2127 www.saintmarknorthport.com/ foodpantry

Temporary Emergency Services

1705 15th St. Tuscaloosa, AL 35401 205-758-5535 www.temporaryemergencyservices.org

The Little Closet Community Food Pantry

13222 Fondren Rd. Northport, AL 35546 205-534-3104 www.thelittlecloset.org

Want to add \$15 - \$113 to your monthly food budget?



Food benefits help seniors 60+ buy healthy food at the grocery store. You can get help if you have limited income and resources or high medical and living expenses. The amount you receive depends on household income from all sources, deductions of high medical or housing costs, and how many people live in your household.

Apply now: BenefitsCheckUp.org/getSNAP

This flyer was developed with generous support from the Walmart Foundation.



The Salvation Army

2902 Greensboro Ave. Tuscaloosa, AL 35401 205-632-3691 www.salvationarmyalm.org/ tuscaloosa/center-hope

University Church of Christ

1200 Julia Tutwiler Dr. Tuscaloosa, AL 35404 205-553-3001 www.universitycofc.org

Wings of Grace at Forest Lake Baptist Church

3101 Alabama Ave. NE Tuscaloosa, AL 35401 205-759-1039 www.flbc.us/wings-of-grace

Alabama Senior Farmers Market Nutrition Program (SFMNP)

Alabama Farmers Market Authority

Richard Beard Bldg. Ste. 003 1445 Federal Dr. Montgomery, AL 36107 334-240-7247

The goal of the Alabama Senior Farmers Market Nutrition Program (SFMNP) is to provide fresh, nutritious, locally- grown fresh fruits, vegetables and herbs from farmers markets and roadside stands to low-income seniors. Vouchers are provided for individuals 60 years of age and older who are on a limited income, allowing them to purchase fresh produce at farmers markets. Qualified recipients may receive only one voucher booklet.

36 COMMUNITY RESOURCES

Quantities are limited. Booklets are mailed out in the spring. To request vouchers, you can register online at

www. Buy Local Alabama. com.

West Alabama Food Bank Brown Box Program

3160 McFarland Blvd. Northport, AL 35476 205-333-5353 www.westalabamafoodbank.org/ programs/senior-brown-box

The Brown Box Program is a food supplemental program for eligible individuals 60 years of age and older. Seniors are provided with bags of groceries during the third week of each month. There is no cost to the individuals served. Eligibility is determined using the federal poverty level income guidelines. To learn more about this program contact the West Alabama Food Bank.

Food Stamps

SNAP (Supplemental Nutrition Assistance Program) Alabama Elderly Simplified Application Project (AESAP)

AESAP is designed to reinvent the Food Assistance Program application process for those households where all members are elderly (60+) and have no earned income. Income and resource limits are the same for any other food assistance household. If you do not qualify for AESAP, you may still qualify for the regular Food Assistance Program at your local county office.

To apply for food assistance through AESAP, contact the West Alabama Area Agency on Aging at 205-333-2990 or 1-800-432-5030.

Home Delivered Meals

Meals on Wheels

Community Service Programs 601 Black Bears Way Tuscaloosa, AL 35401 205-752-5429 or 855-211-0950 www.cspwal.com/departments/ meals-on-wheels.html

Home Bound Meal Program

Area Agency on Aging 205-333-2990 1-800-243-5463

West Alabama Food Bank

3160 McFarland Blvd. Northport, AL 35476 205-333-5353

www.westalabamafoodbank.org

This program covers Bibb, Fayette, Greene, Hale, Lamar, Pickens and Tuscaloosa counties and has many partners such as churches and organizations that assist with donations and distribution of the Brown Boxes. Individuals can be sponsored to receive this service for an annual cost of \$50. Monthly donations are also accepted.

Homeless Resources

Compassion Coalition

1035 29th St. Tuscaloosa, AL 35401 205-553-7282

www.fpctusc.org/missions/local-mission/compassion-coalition

Dent Transitional Program

(Homeless Shelter for men) 15769 Thomas Chapel Rd. Cottondale, AL 35453 205-246-5655 www.tracydentfoundation. pledgepage.org

Jesus Way Shelter

(for women & children) 2662 Short 24th St. Tuscaloosa, AL 35401 205-759-9771

Jesus Way Shelter

(for men) 2513 Short 21st St. Tuscaloosa, AL 35401 205-759-9771

Love Inc.

3101 Main Ave. Ste. A Northport, AL 35476 205-614-2849 www.loveinctuscaloosa.com

Turning Point

(Women & Children only)
Safehouse - Address not disclosed
205-758-0808
www.turningpointservices.org

VA Medical Center

3701 Loop Rd. E Tuscaloosa, AL 35404 205-554-2000 877-4AID-VET

Support Groups

Cancer Support Groups

Cancer Wellness

Lewis and Faye Manderson Cancer Center 809 University Blvd. E Tuscaloosa, AL 35401 205-750-5172

Healing with the Arts (HEART)

Lewis and Faye Manderson Cancer Center 809 University Blvd. E Tuscaloosa, AL 35401 205-759-7877

IMPACT

Breast Cancer Support Group First Methodist Church 800 Greensboro Ave. 35401 Tuscaloosa, AL 205-759-7877 205-345-7261

Look Good...Feel Better

Lewis and Faye Manderson Cancer Center 809 University Blvd. E Tuscaloosa, AL 35401 205-759-7877

Prostate Cancer Support Group

Lewis and Faye Manderson Cancer Center 809 University Blvd. E Tuscaloosa, AL 35401 205-759-7877

Fitness for Breast Cancer Survivors

UA Recreation Center 400 Peter Bryce Blvd. Tuscaloosa, AL 35401 205-330-3647

Grief Support Groups

Hospice of West Alabama

3851 Loop Rd. Tuscaloosa, AL 35404 205-523-0101 www.hospiceofwestal.com/ grief-counseling-support

Greensboro Bereavement Support Group

(located at Greensboro Bible Methodist) 2004 S St. Greensboro, AL 36744 205-523-0101

Moundville Bereavement Support Group

(located in the Moundville Telephone Co. Conference Room) 371 Corr Ave. Moundville, AL 35474 205-523-0101

Caregiver Support Groups

Alzheimer's Family Support Group

Caring Days Mal and Charlotte Moore Building 943 31st St. E. Tuscaloosa, AL 35405 205-752-6840 www.caringdays.org/events

Alzheimer's Support Group

Regency Retirement Village 5001 Old Montgomery Hwy. Tuscaloosa, AL 35405 205-752-5527

Amazing Caregiver Support Group

Bethel Baptist Church 3003 25th St. Tusclaoosa, AL 35401 205-758-2108

Caregiver Cafe Lunch & Learn Support Group

1801 Rice Mine Rd. N Tuscaloosa, AL 35406 205-345-1112 www.morningpointe.com/ alzheimers-care

Caring Hearts

First Baptist Church Tuscaloosa 721 Greensboro Ave. Tuscaloosa, AL 35401 205-394-3474 205-345-7554

Christ Church Caregivers Support Group

605 Lurleen B Wallace Blvd. N Tuscaloosa, AL 35401 205-758-4252 www.christchurch1828.org

Dementia with Grace

Aliceville Manor Nursing Home 703 17th St. NW Aliceville, AL 35442 205-373-6307

Fayette County Support Group

Morningview Estates 404 25th St. NW Fayette, AL 35555 205-932-4003 or 205-333-2990 or 800-243-5463

Hale County Support Group

Department of Human Resources (DHR) 906 Wheelan St. Greensboro, AL 36744 205-371-2252 or 205-333-2990 or 800-243-5463

Transportation

Alabama Medicaid Non-Emergency Transportation (NET) Program

205-391-6771 www.medicaid.alabama.gov/



SENIOR MEDICARE PATROL (SMP)

Teaches seniors to protect their healthcare. If you need assistance or would like to be trained as an SMP volunteer,

CONTACT

205-333-2990 or 1-800-432-5030

www.alabamasmp.gov | www.westalabamaging.org

West Alabama Public Transportation (Bibb, Greene, Hale) 334-289-5789

Fayette County

Fayette Aging Programs

125 2nd Ave. NW Fayette, AL 35555 205-932-2666 www.fayetteal.org/departments/ senior-center

Pickens County

HELP Inc. Transportation 190 William Hill Dr. Carrollton, AL 35447 205-367-2200

Tuscaloosa County

Together We Ride Ability Alliance of West Alabama

1002 McFarland Blvd. Ste. K Northport, AL 35476 205-333-1577 www.abilityalliance.info

Easter Seals West Alabama

205-759-1211 ext. 274 www.eswaweb.org/ transportation-program

FOCUS on Senior Citizens

205-554-1919 www.focusonseniorcitizens.org/ transportation.html

Love INC 205-614-2849 www.loveinctuscaloosa.com **Tuscaloosa County Parking and Transit Authority**

601 23rd Ave. Tuscaloosa, AL 35401 205-343-2300

UCP of West Alabama

1100 UCP Pkwy Northport, AL 35476 205-345-3031 www.ucpwa.org

Veterans Administrations

3701 Loop Rd. E Tuscaloosa, AL 35404 205-554-2000 ext. 2334 www.va.gov/healthbenefits/vtp/ map.asp

Whatley Health Services Transportation

205-758-6647 www.whatleyhealth.org

Government Offices

City/Town Government

Bibb County

Brent	205-926-4643
Centreville	205-926-4995
West Blocton	205-938-7622
Woodstock	205-938-9790

Fayette County

Belk	205-932-9292
Berry	205-689-4562
Fayette	205-932-5367
Glen Allen	205-487-2014

Greene County

Boligee	205-336-9757
Eutaw	205-372-4212
Forkland	334-289-3032
Union	205-372-3498

Hale County

Akron	205-372-3148
Greensboro	334-624-8119
Moundville	205-371-2641
Newbern	334-507-5177

Lamar County

Beaverton	205-698-0744
Detroit	205-273-4294
Kennedy	205-596-3670
Millport	205-662-4228
Sulligent	205-698-9111
Vernon	205-695-7718

Pickens County

Aliceville	205-373-2559
Carrollton	205-367-8711
Gordo	205-364-7111
McMullen	
Pickensville	205-373-2068
Reform	205-375-6363

Tuscaloosa County

Brookwood	205-556-1300
Coaling	205-507-0200
Coker	205-333-8181
Lake View	205-477-1999
Northport	205-339-7000
Tuscaloosa	205-248-5311
Vance	205-553-8278

County Government

County Commission Offices

Bibb	205-926-3114
Fayette	205-932-4510
Greene	205-372-3349
Hale	334-624-4257
Lamar	205-695-7333
Pickens	205-367-2020
Tuscaloosa	205-464-8212

Local District Offices

Medicaid Office - Tuscaloosa

907 22nd Ave. Tuscaloosa, AL 35401 205-391-6760

www.medicaid.alabama.gov

Social Security Administration

Tuscaloosa office

2005 University Blvd. Ste. 1200 Tuscaloosa, AL 35401

1 uscaioosa, AL 3540 877-480-4988

www.ssa.gov

40 COMMUNITY RESOURCES

Alabama Cooperative Extension County Offices

Bibb County

183 SW Davidson Dr. Ste. A Centreville, AL 35042 205-926-4310

Fayette County

650 McConnell Loop Fayette, AL 35555 205-932-8941

Greene County

107 Harris Ave. Eutaw, AL 35462 205-372-3401

Hale County

701 Hall St. Greensboro, AL 36744 334-624-8710

Lamar County

P.O. Box 567 Vernon, AL 35592 205-695-7139

Pickens County

155 Reform St. Rm. 300 Carrollton, AL 35447 205-367-8148

Tuscaloosa County

2513 7th St. Tuscaloosa, AL 35401 205-349-4630

Department of Human Resources (DHR) County Offices

Bibb County

84 Library St. Centreville, AL 35042 205-926-2900

Fayette County

410 16th St. NE Fayette, AL 35555 205-932-1665

Greene County

36 Park St. Eutaw, AL 35462 205-372-5000

Hale County

906 Wheelan St. Greensboro, AL 36744 334-624-2583

Lamar County

250 Springfield Rd. Vernon, AL 35592 205-695-5000

Pickens County

401 Tuscaloosa Ave. Carrollton, AL 35447 205-367-1500

Tuscaloosa County

3716 12th Ave. E. Tuscaloosa, AL 35407 205-562-6100

Emergency ManagementCounty Offices

Bibb County

157 SW Davidson Dr. Centreville, AL 35042 205-926-3113

Fayette County

103 1st Ave. NW Ste. 2 Fayette, AL 35555 205-904-8276

Greene County

102 Prairie Ave. Eutaw, AL 35462 205-372-1911

Hale County

998 Church St. Greensboro, AL 36744 334-624-8160

Lamar County

1118 Co. Rd. 9 Vernon, AL 35592 205-695-7105

Pickens County

155 Reform St. Rm. 100 Carrollton, AL 35447 205-367-2009

Tuscaloosa County

7400 Richard M. Pierce Pkwy. Northport, AL 35473 205-349-0150

Public Health Department (PHD) County Offices

Bibb County

281 Alexander Ave. Centreville, AL 35042 205-926-9702

Fayette County

215 1st Ave. NW Fayette, AL 35555 205-932-5260

Greene County

412 Morrow Ave. Eutaw, AL 35462 205-372-9361

Hale County

670 Hall St. Greensboro, AL 36744 334-624-3018

Lamar County

300 Springfield Rd. Vernon, AL 35592 205-695-9195

Pickens County

80 William E. Hill Dr. Carrollton, AL 35447 205-367-8157

Tuscaloosa County

2350 Hargrove Rd. E Tuscaloosa, AL 35405 205-562-6900

State Government Federal

Alabama Department of Human Resources (DHR)

50 N. Ripley St. Ste. 2104 Montgomery, AL 36130 334-242-1310 www.dhr.alabama.gov

Alabama Department of Insurance

201 Monroe St. Ste. 502 Montgomery, AL 36104 334-269-3550 www.aldoi.gov

Alabama Department of Public Health (ADPH)

201 Monroe St. Montgomery, AL 36104 334-206-5300 800-252-1818 www.adph.org

Alabama Department of Senior Services (ADSS)

201 Monroe St. #350 Montgomery, AL 36104 877-425-2243 or 334-242-5743 www.alabamaageline.gov

Alabama Medicaid Agency

P.O. Box 5624 Montgomery, AL 36103 205-391-6760 or 334-242-5000 www.medicaid.alabama.gov

Government

Centers for Medicare & Medicaid Services

7500 Security Blvd. Baltimore, MD 21244 800-633-4227 www.cms.gov

FEMA-Region IV

3003 Chamblee Tucker Rd. Atlanta, GA 30341 800-621-FEMA (3362) 770-220-5200 TDD: TTY dial 800-462-7585 for Federal Relay Service www.fema.gov

Medicare

800-633-4227 or 1-800-MEDICARE TTY 877-486-2048 www.medicare.gov

Medicare Fraud Hotline

800-447-8477

Social Security Administration

887-480-4988 (Tuscaloosa Office) 800-772-1213 TTY 800-325-0778 www.ssa.gov

42 COMMUNITY RESOURCES

Assistance and Support for Veterans

Tuscaloosa Chapter 1 Disabled Veteran Americans 448 65th St.

Tuscaloosa, AL 35405 205-247-4862

VFW Post 6022

7001 University Blvd. E Cottondale, AL 35453 205-553-8040

Veterans Administration and Affairs

Bibb/Hale County

35 Court Square E Ste. 105 Centreville, AL 35042 205-926-3116

Fayette County

103 First Ave. NW Fayette, AL 35555 205-932-6262

Greene County

20 S Commerce St. Eutaw, AL 35462 205-372-6977

Lamar County

Courthouse Annex Bevill Building West Columbus Ave. Vernon, AL 35592 205-695-7253

Pickens County

Service Center Bldg. Rm. 302 B Hwy 17 N Carrollton, AL 35447 205-367-2099

Tuscaloosa County

714 Greensboro Ave., Rm. 241 Tuscaloosa, AL 35401 205-349-3870 ext. 360, 361, 363

Tuscaloosa VA Medical Center

3701 Loop Rd. Tuscaloosa, AL 35404 205-554-2000 1-888-269-3405 www.va.gov

Chamber of Commerces

Aliceville Area Chamber of Commerce

419 Memorial Pkwy. E Aliceville, AL 35442 205-373-2820 www.thecityofaliceville.com/chamber/chamber-information

Bibb County Chamber of Commerce

835 Walnut St. Centreville, AL 35042 205-926-5222 www.bibbchamber.org

Fayette Area Chamber of Commerce

102 2nd Ave. Fayette, AL 35555 205-932-4587 www.fayetteareachamber.org

Gordo Area Chamber of Commerce

25226 Hwy 82 Gordo, AL 35466 205-364-7111 ext. 6 www.gordoareachamber.com

Millport Chamber of Commerce

156 Hwy 96 Millport, AL 35576 205-662-5936

The Chamber of Commerce of West Alabama

2201 Jack Warner Pkwy. Bldg. C Tuscaloosa, AL 35401 205-758-7588 www.tuscaloosachamber.com

Vernon Chamber of Commerce

44425 Hwy 17 Vernon, AL 35592 205-695-7718

ATTENTION VETERANS & VETERAN'S WIDOWS/SURVIVORS

Do you want straight answers about rights and benefits you may have earned through service to your country - - as well as free, professional assistance from trained experts who are also veterans? If the answer is "yes," visit the local chapter of Disabled American Veterans (DAV). The Tuscaloosa Chapter #1 office is located at 448 65th Street (off of 69 South 1.4 miles south of Skyland). Counsel and claim filing assistance for veteran benefits and other important programs is available to veterans and their survivors Tuesday through Thursday, 8 AM to noon. Walk-ins are encouraged but appointments are available by calling (205) 247-4862.



The service the DAV provides is FREE and DAV membership is not required. When you visit the DAV please bring your claim number, your Social Security number, all prior VA decision letters, and any other pertinent documentation such as your service medical records and your DD Form 214.



Come see us - we look forward to seeing you and serving you.

44 COMMUNITY RESOURCES

Elected Officials - Federal



Senator Doug Jones 1800 Fifth Ave. N Birmingham, AL 35203 205-731-1500 www.jones.senate.gov



Senator Richard Shelby 2005 University Blvd Ste. 2100 Tuscaloosa, AL 35401 205-759-5047 www.shelbysenate.gov



Representative Robert Aderholt District 4 247 Carl Elliot Bldg. 1710 Alabama Ave. Jasper, AL 35501 205-221-2310

Counties Served:

Blount (partial), Cherokee (partial), Colbert, Cullman, DeKalb, Etowah, Fayette, Franklin, Jackson (partial), Lamar, Lawrence, Marion, Marshall, Tuscaloosa (partial), Walker, Winston



Representative Gary Palmer District 6 3535 Grandview Pwy Ste. 525 Birmingham, AL 35243 205-968-1290

Counties Served:

Bibb, Blount (partial), Chilton, Coosa, Jefferson (partial)



Representative Terri Sewell District 7 Federal Building 2501 7th St. Ste. 300 Tuscaloosa, AL 35401 205-752-5380

Counties Served:

Choctaw, Clarke, Dallas, Greene, Hale, Jefferson, Lowndes, Marengo, Montgomery, Perry, Pickens, Sumter, Tuscaloosa, Wilcox

Elected Officials - State



Governor Kay Ivy

State Capitol

600 Dexter Ave. Montgomery, AL 36130 334-242-7100

Lt. Governor: Will Ainsworth 334-242-7900

Alabama State House

11 South Union St. Montgomery, AL 36130

Senate Information: 334-242-7800

Representative Information: 334-242-7600

Sen. Gerald Allen District 21

(Lamar, Pickens and Tuscaloosa County) 11 South Union St. Ste. 729 Montgomery, AL 36130 334-261-0986

Rep. Chris England District 70

(Tuscaloosa County) 11 South Union St. Ste. 539-B Montgomery, AL 36130 334-261-0503

Rep. Bill Poole District 63

(Tuscaloosa County) 11 South Union St. Ste. 514 Montgomery, AL 36130 334-261-0524

Sen. Greg Reed District 5

(Fayette, Jefferson, Tuscaloosa, Walker, and Winston County) 11 South Union St. Ste. 726 Montgomery, AL 36130 334-261-0894

Rep. Tracy Estes District 17

(Lamar, Marion and Winston County) 11 S Union St., Ste. 427-F Montgomery, AL 36130 334-261-0434

Rep. Kyle South District 16

(Fayette, Jefferson, Lamar and Tuscaloosa County) 11 South Union St. Ste. 427-G Montgomery, AL 36130 334-261-0482

Sen. Bobby Singleton District 24

(Choctaw, Clarke, Greene, Hale, Marengo, Perry, Pickens, Sumter and Tuscaloosa County) 11 South Union St. Ste. 738 Montgomery, AL 36130 334-261-0335

Rep. Ralph Howard District 72

(Bibb, Greene, Hale, Marengo, Perry and Sumter County) 11 South Union St. Ste. 525-A Montgomery, AL 36130 334-261-0559

Rep. Rodney Sullivan District 61

(Greene, Pickens and Tuscaloosa County) 11 South Union St. Ste. 403-A Montgomery, AL 36130 334-261-0403

Sen. Cam Ward District 14

(Bibb, Chilton, Jefferson and Shelby County) 11 South Union St. Ste. 719 Montgomery, AL 36130 334-261-0886

Rep. Artis "A.J." McCampbell District 71

(Choctaw, Greene, Marengo, Pickens, Sumter and Tuscaloosa County) 11 South Union St. Ste. 539-F Montgomery, AL 36130 334-261-0547

Rep. April Weaver District 49

(Bibb, Chilton and Shelby County) 11 South Union St. Ste. 417-J Montgomery, AL 36130 334-261-0491

Rep. Rich Wingo District 62

(Tuscaloosa County) 11 South Union St. Ste. 522-D Montgomery, AL 36130 334-261-0481

regardless of differences in national la languages. It was based primarily on Roman law, although the selves at trade fairs or a law that was uniform law, although there were some Germanic influences; it formed the basis for modern com-SEPER. ERCER nied -: see under substantive word tant (e.g., Guarantees, Law of; Sea, Law of the; Twelve Tables Law of the) an-Twelve Tables, Law of the), except as below. mercial law. Tell law report, in common law, published record 2400 of a judicial decision that is cited by lawyers fthe and judges for their use as precedent in subsecenquent cases. The report of a decision contains man , but the title of the case, a statement of the facts law giving rise to the litigation, and its history e 6th the courts. It then reproduces the opinion f the the court and concludes with the judgme n the of the court; e.g., affirming or reversing s, the ment of the court below. The repor made later ns of e use

FINANCIAL & LEGAL SERVICES

46

Elder Abuse: Financial Exploitation Don't Be A Victim

By Sgt. Tommy Rester Tuscaloosa Police Department

Be on the lookout for the following scams occuring all over the United States, including our West Alabama communities.

Lottery Scam

The typical scenario involves an individual who receives a letter in the mail saying they have won \$2.5 million. The person is instructed to send back \$30 as a 'processing fee' and include personal details such as a telephone number and birth date. Once that letter is sent, not only is the victim out of pocket for the money, they are also added to a 'sucker list' and are likely to receive more and more offers like this one in the mail. This scam may also be done over the phone.

Help Scam

You may receive a call that your grandchild is in jail and in need of money. This will be a cold call that has come out of the blue and is asking you to take action quickly and send money now. The caller will ask you to either send a money order or place a certain amount of money on some type of gift card (ie: Greendot card, iTunes card, etc.) **DO NOT GIVE THE CALLER YOUR GRANDCHILD'S NAME.** Immediately hang-up on the caller and call your grandchild or your child to check on them.

Check Scam

Check scams involve a con artist offering to buy an item from a seller (often an item that has been put up for sale in the paper or online through Craigslist) using a fake cashier's check, which is made out for an amount that is greater than necessary. The scammer then asks that the check be cashed, and the excess funds returned. Of course, the check

is fraudulent, but if the money is returned before the seller realizes this, they have lost the funds - as well as the item they put up for sale. Since cashier's checks are usually as good as gold, some seniors don't ask questions and are taken in by the opportunity to sell quickly.

Pigeon Drop

In a typical Pigeon Drop, two suspects approach an older person, often in a retail shopping area or near an ATM machine, and claim they have just found a package or wallet containing a large amount of money. One of the suspects volunteers to check with a "boss" off site to get advice on what to do with the found money, then reports that it came from an illegal source such as gambling or narcotics.

These scammers offer to split the money, but only after the older person shows "good faith" by producing money of his or her own. When the scammers send the senior to the "boss" to get the promised share of money, the senior discovers that there is no boss and the suspects have disappeared.

Unsolicited Home Repair

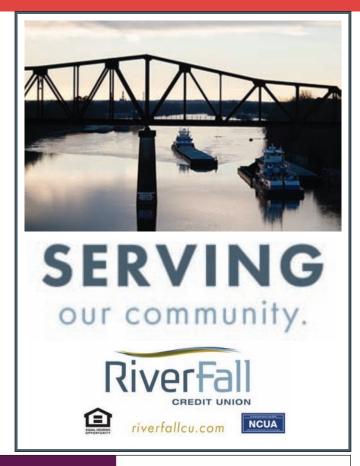
Typically working in teams of two or more, scammers scour neighborhoods with a high concentration of older residents, or even track recent widows and widowers through obituaries and death notices, then appear on their doorsteps claiming to spot something in need of repair (ie: a hole in the roof or clogged drainpipe, etc.). The scammers demand payment up front, and then often claim their initial investigation reveals a more serious problem, with a more expensive solution. The "work" they do is unlicensed and often shoddy, such as applying paint to a roof to make it appear as if it has been tangibly fixed.

In a twist on this scam, one alleged worker might distract the elder while the other enters the house to steal money and other valuables.

48 FINANCIAL & LEGAL SERVICES

5 Personal Safety Tips

- 1. Always keep your doors locked.
- 2. Don't open the door for anyone that you don't know.
- 3. Have your phone in your hand when answering your door.
- 4. Don't keep valuables out in the open.
- 5. Have someone at the house with you if you have scheduled maintenance.





We're by your side so your loved one can stay at home.

From Companionship to Personal Care, Home Instead can help:

- Companionship Care
 - Personal Care
 - Meals & Nutrition
 - Transportation
 - Household Duties
 - Respite Care
 - Hospice Care Support Services

Call for a free, no-obligation appointment

205.764.0387



To us, it's personal.

HomeInstead.com/764

Each Home Instead Senior Care® franchise office is independently owned and operated. © 2018 Home Instead, Inc.

Abuse, Neglect & Exploitation

Alabama Department of Human Resources Adult Protective Services Division

50 North Ripley Street Montgomery, Alabama 36130 (334) 242-1350 Adult Abuse Hotline 1-800-458-7214 www.dhr.alabama.gov (Refer to Page 40 for Local DHR Contacts by County)

Alabama Coalition Against Domestic Violence

Hotline: 800-650-6522 Office: 334-832-4842 www.acadv.org

Turning Point of West Alabama

205-758-0808 www.turningpointservices.org

The National Domestic Violence Hotline:

1-800-799-7233 TTY: 1-800-787-3224 www.thehotline.org

Legal Services

The University of Alabama Legal Counsel for the Elderly

205-348-4960 or www.law.ua.edu/elderlaw

Legal Services Corporation of Alabama

2315 9th St. Ste. 3A Tuscaloosa, AL 35401 205-758-7503 or 886-456-4995 www.alabamalegalhelp.org

Tax Preparation Assistance

Focus on Senior Citizens

3801 Loop Road Tuscaloosa, AL 35405 205-553-3133

www.focusonseniorcitizens.org

University of Alabama SaveFirst Initiative

1-888-99-TAXAL (8-2925) www.impactamerica.com/ savefirst

Various Assistance

Clothing, Financial, Utility, Etc.

Cleaning for a Reason

Provide house cleaning for female cancer patients free of charge 877-337-3348 www.cleaningforareason.org

Bibb County

Community Service Programs of West Alabama

200 2nd St. Centreville, AL 35042 205-926-9384 www.cspwal.com

Fayette County

Community Service Programs of West Alabama

1600 Temple Ave. N Ste. 7 Fayette, AL 35555 205-932-3218 www.cspwal.com

Greene County

Community Service Programs of West Alabama

116 Prairie Ave. Eutaw, AL 35462 205-372-4562 www.cspwal.com

Hale County

Community Service Programs of West Alabama

800 Hall St. Greensboro, AL 36744 334-624-4455 www.cspwal.com

HERO

1310 C Main St. Greensboro, AL 36744 334-624-0842 www.herohousing.org

Lamar County

Community Service Programs of West Alabama

145 Columbus Ave. Vernon, AL 35592 205-695-9573 www.cspwal.com

Pickens County

Community Action Agency

71 Lakeside St. Carrollton, AL 35447 205-367-8166 www.caapickens.org

The Potluck Shop

281 Reform St. Carrollton, AL 35447 205-367-2131 www.facebook.com/ carrolltonpotluckstore

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Tuscaloosa County

American Red Cross

2130 Paul W. Bryant Dr. Ste. B Tuscaloosa, AL 35401 205-758-3608 www.redcross.org

Catholic Social Services of West Alabama

608 James I Harrison Jr. Pkwy. E Tuscaloosa, AL 35405 205-759-1268 www.csstuscaloosa.org

Christian Ministry Center

3880 Watermelon Rd. Ste. B Northport, AL 35473 205-752-8399 www.tuscaloosacba.com/christianministry-center

Community Service Programs of West Alabama

601 Black Bears Way Tuscaloosa, AL 35401 205-752-5429 www.cspwal.com

Habitat for Humanity ReStore

1120 35th St. Ste. B Tuscaloosa, AL 35401 205-349-4620 www.tuscaloosarestore.org

Love Inc.

3101 Main Ave. Ste. A Northport, AL 35476 205-614-2849 www.loveinctuscaloosa.com

Temporary Emergency Services

1705 15th St. Tuscaloosa, AL 35401 205-758-5535 www.temporaryemergencyservices.org

The Lazarus Ministry Christ Episcopal Church

(Utility Assistance) 605 Lurleen B Wallace Blvd. N Tuscaloosa, AL 35401 205-758-4252 www.christchurch1828.org

The Salvation Army

2902 Greensboro Ave. Tuscaloosa, AL 35401 205-632-3691 www.salvationarmyalm.org

Tuscaloosa's One Place

810 27th Ave. Tuscaloosa, AL 35401 205-462-1000 www.tuscaloosaoneplace.org

United Way of West Alabama 2720 6th St.

Tuscaloosa, AL 35403 205-345-6640 www.uwwa.org

Wings of Grace at Forest Lake Baptist Church

3101 Alabama Ave. NE Tuscaloosa, AL 35401 205-759-1039 www.facebook.com/ wingsofgracedisasterrelief

Information Sources

Aging and Disability Resource Center (ADRC) at West Alabama Area Agency on Aging

4200 Hwy 69 N Northport, AL 35473 205-333-2990 or 1-800-AGELINE www.westalabamaaging.org

Alabama Crime Victims Compensation Commission

5845 Carmichael Rd. Montgomery, AL 36117 800-541-9388 (Victims Only) 334-290-4420 www.acvcc.alabama.gov

Alabama Disabilities Advocacy Program

624 Paul W. Bryant Dr. Tuscaloosa, AL 35487 205-348-4928 (In-state clients only) www.adap.ua.edu

Alabama Public Service Commission

100 N. Union St. RSA Union Montgomery, AL 36104 334-242-5218 www.psc.alabama.gov For complaints: 800-392-8050

Eldercare Locator

800-677-1116 www.eldercare.gov

United Way of West Alabama (211)

2720 6th Street Tuscaloosa, AL 35401 205-345-6640 www.uwwa.org

Energy Assistance 2.2% Electric Exemption Program

This program permits eligible households to qualify for an exemption from payment of the tax on their monthly electric bill. Those qualifying for this program will no longer be billed the 2.2% tax. You will not receive a money payment from this program but will save 2.2% of your monthly electricity bill.

To qualify for this program, you must:

- Be the head of household. (head of household is defined as that adult household member in whose name the monthly electric bill is received);
- 2. Be 62 years old or older, or between the ages of 18 to 62 and blind or otherwise totally and permanently disabled. If you do not receive a check based on blindness or total and permanent disability, you must present a statement from your doctor saying that you are blind or totally and permanently disabled to engage in gainful employment and give the reason why;
- Share your residence with not more than one other adult person less than 62 years old. (An adult is defined as a person who is 18 years old or older.);
- 4. Have a yearly gross income for you and all members of your household of \$12,000 or less;
- 5. Buy your electricity from a company that collects the 2.2% Gross Receipts License Tax;
- Be an Alabama resident and live in the county where you apply, and be a U. S. citizen or legal alien;
- Furnish a recent electric bill to show the current name, address, and customer account number in whose name the bill is received;

- 8. Cooperate with the Department of Human Resources by furnishing the necessary information or verification required to determine your eligibility;
- 9. Agree to report to your local County
 Department of Human Resources any change of
 name or address on your monthly electric bill if
 you wish to reapply for the exemption.

Where to apply:

You must apply at the Department of Human Resources office in the county where you live. You may apply in person or someone may obtain an application form for you which must be completed, signed by the head of household, and returned to the Department of Human Resources in the county where you live (see DHR List on page 40).

Rate Rider Supplemental Security Income (SSI)

In addition, Alabama Power offers the Rate Rider SSI (Supplemental Security Income). Rate Rider is the discount of the basic customer charge of \$14.50 which is available to those persons drawing SSI. Apply at your local Alabama Power Company office. Please note, the Social Security number and name on your application should be exactly as shown on your SSI records. Contact 1-800-245-2244 for more information.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is a federally funded program to help eligible, low-income homeowners and renters meet their home heating and/or cooling needs. There is a sign-up for heating costs in the winter and cooling costs in the summer.

Applicants must be the head of the household or their spouse. Applicants 60 and older or disabled can authorize in writing an individual to apply for him/her. Applicants must provide proof of gross income for everyone in the household for the month prior to sign-up, Social Security numbers for all members of the household, and a copy of the latest utility bill showing the account number. Monthly

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income limits change annually with the Federal Poverty Guidelines. To apply, contact the call center for Community Service Programs of West Alabama at 1-877-803-5509.

Project SHARE

Project SHARE provides emergency energy assistance to elderly and disabled Alabamians in peak winter and summer months.

Project SHARE is funded primarily by contributions from the customers of Alabama Power Company, Alagasco and other participating energy suppliers. Customers simply pledge to donate \$2, \$5, or any other whole-dollar amount to Project SHARE by checking the box on their monthly utility bill. This amount is automatically added to each monthly bill and all such donations are forwarded to the Red Cross.

You are eligible for assistance, a maximum of \$275 per season, through Project Share if you are:

Head of the household

AND

Sixty-two years of age or older

OR

Total (100%) disability income

January 1st-June 30th (Winter Season)

- Have a current unpaid utility bill
- Have insufficient family or community resources to meet energy needs.
- Have assurance from the vendor that payment will result in restoration/continuation of the home energy supply.

July 1st-December 31st (Medical Season)

 A household member must have a verifiable medical condition that will be severely aggravated by an energy deficiency.

Project Share does not provide assistance with propane gas.

Community Service Programs of West Alabama administers the Project Share program in Bibb,

Fayette, Greene, Hale, Lamar and Tuscaloosa Counties. Call 205-752-5429 or visit www.cspwal.com/departments/Energy-Assistance-Programs/page/project-share.html

This service is offered through the Community Action Agency in Pickens County. Contact the agency to sign up for services. Program availability is limited. Call 205-367-8166 or www.caapickens.org

Free Garbage Pick-up

In 1989, Alabama adopted legislation requiring each county or municipality to promote and provide for mandatory solid waste collection. In part, the law was established to curtail the illegal dumping and burning of household garbage. Included in the law were provisions to help fixed income households cope with the cost of this service. Included are "households whose sole source of income is Social Security or SSI benefits."

To see if your county or municipality provides an exemption from the payment of fees required under this article, contact your local Health Department. An environmentalist with the Health Department can provide information about how, where and when to apply.

Phone & Internet Assistance

Access from AT&T

AT&T is offering low-cost wireline home Internet service to qualifying households. Requirements include:

 At least one resident of the home must be participating in the U.S. Supplemental Nutrition Assistance Program (SNAP),

AND

home address in AT&T's 21-state service area (Alabama is listed as included), at which wireline home Internet Ssrvice is offered,

AND

 No outstanding dept for AT&T fixed Internet service within the last six months or outstanding debt incurred under the program.

Visit www.att.com/shop/internet/access/#!/ for more information or to sign up.

-Source: www.att.com

Assurance Wireless

Assurance Wireless, one of Virgin Mobile prepaid brands, provides a free wireless phone and 250 minutes of service monthly to eligible low-income customers.

This federally-supported program is available in Alabama, Florida and more than a dozen other states. The phone and basic voice service is free, but customers can choose to pay for additional features such as more minutes, texting or international calls. You may qualify based on household income or if you participate in one of the following government programs:

- Medicaid
- Food Stamps/Supplemental Nutrition Assistance Program
- Supplemental Security Income
- Temporary Assistance for Needy Families
- Federal Public Housing Assistance or Section 8
- Low Income Home Energy Assistance Program

In Alabama, income is based on 135% of the federal poverty guidelines.

Each month, 250 free voice minutes and texts are added automatically. Apply by calling 1-888-898-4888 or visiting www.assurancewireless.com

-Source: www.assurancewireless.com

Lifeline

The federal Lifeline program gives income-eligible consumers a discount on monthly charges for basic local landline residential telephone service purchased from an authorized landline or wireless service provider. Assistance is limited to one

monthly discount per customer. Only one Lifeline service is available per household whether landline or wireless. To apply for the discount, contact AT&T at: 1-800-377-9450.

Contact your local landline or wireless telephone company to verify that you are eligible for Lifeline benefits. If your local telephone company is not authorized to provide Lifeline or Link-Up discounts in your area, contact:

Alabama Public Service Commission:

1-800-392-8050 or 334-242-5218

Consumers Advocate office:

Office of the Attorney General/Alabama State House P.O. Box 300125 Montgomery, AL 36130 or call 334-242-7300 or 1-800-392-5658

The above article contains excerpts from the following website: www.lifeline.gov/lifeline_consumers.html

SafeLink

In Alabama, SafeLink Wireless' Lifeline Service provides:

- A free SafeLink Wireless phone.
- A free cellular plan with 250 minutes every month.

You may qualify for Lifeline Service if:

- You already participate in one of the following assistance programs:
- Federal Public Housing Assistance/Section 8
- Low Income Home Energy Assistance Program (LIHEAP)
- National School Lunch (free program only)
- Temporary Assistance for Needy Families (TANF)
- Supplemental Security Income (SSI)
- Food Stamps
- Medicaid

OR

2. Your total household income is at or below 135% of the Federal Poverty Guidelines.

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AND

- 3. No one in your household currently receives Lifeline Assistance through another phone carrier. If someone in your household is receiving Lifeline Assistance you must cancel the service before applying for Lifeline Service through SafeLink Wireless.
- 4. You have a valid United States postal address. In order for SafeLink to ship you your free phone you must live at a residence that can receive mail from the US Post Office.

How to apply for SafeLink Wireless:

Fill out the application on this website: www.safelinkwireless.com or call 1-800-SAFELINK (723-3546)
You may return your application in one of the following ways:

- Fax the application to 1-866-902-5756. Fax is the recommended method.
- Mail your application to: PO Box 220009, Milwaukie, OR 97269-0009.
- Write down the SafeLink Wireless ID provided when you fill out the application. With your ID you can check on the status of your application online or by calling 1-800-977-3768.

-Source: www.safelinkwireless.com

Prime LifeStyle

OF ALABAMA

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Our readers are the fastest growing segment of society today. Prime LifeStyle Magazine is an effective way for businesses of all sizes and advertising budgets to get their message to thousands of 50+ mature adults throughout the Tuscaloosa area.

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 Informative Articles Humor and Fun Facts
 Eye-catching, Easy to Read Ads
 And so much more...
 - For more information call 205-344-9258 primelifestyle@bellsouth.net

Senior Discounts

*This listing is not meant to be all-inclusive or an endorsement of included businesses. Please remember to check with businesses about their current Senior Discount offers as some may have changed after this directory was published.

Repairs

Strip Shop

5% off all repair services 55+

Restaurants

Arby's

55 cent beverage 55+

Burger King

10% off or a 75 cent drink 60+

Captain D's

\$4.99 dinners Sundays & Wednesdays 62+

Cici's Pizza

\$5.98 all you can eat 55+

Dairy Queen

10% off 60+

Dunkin Donuts

Free donut with large drink purchase (not at the University location) (AARP members) 55+

Hardee's

49 cent beverage 55+

IHOP

10% off 55+

KFC

10% off 55+

McDonald's

65 cent (+tax) coffee 55+

Outback

15% off (excluding alcohol) (AARP members) 60+

Taco Bell

10% off 65+

Waffle House

10% off 60+

Wendy's

Free drink with purchase 55+

Retail

Belk

15% off 1st Tuesday 55+

Michael's

10% off 55+

RiteAid

20% off 1st Wednesday 65+

Ross

10% off every Tuesday 55+

Stein Mart

Discounts vary 1st Monday 55+

Walgreens

20% off non-sale items 1st Tuesday (AARP members) 60+

Other Services

Ascent Audiology & Hearing

10% off hearing aid purchase Buy one get one batteries 55+

Massage Life & Wellness

DCH Golden Years 10% off student massages 55+

Picture This Frame Shop

10% off 55+



Tuscaloosa Public Library

Main Library

1801 Jack Warner Pky • Tuscaloosa, AL 35401 205-345-5820

Weaver Bolden Branch

2522 Lanier Avenue Tuscaloosa, AL 35401 205-758-8291

Brown Branch

300 Bobby Miller Pky Tuscaloosa, AL 35405 205-391-9989

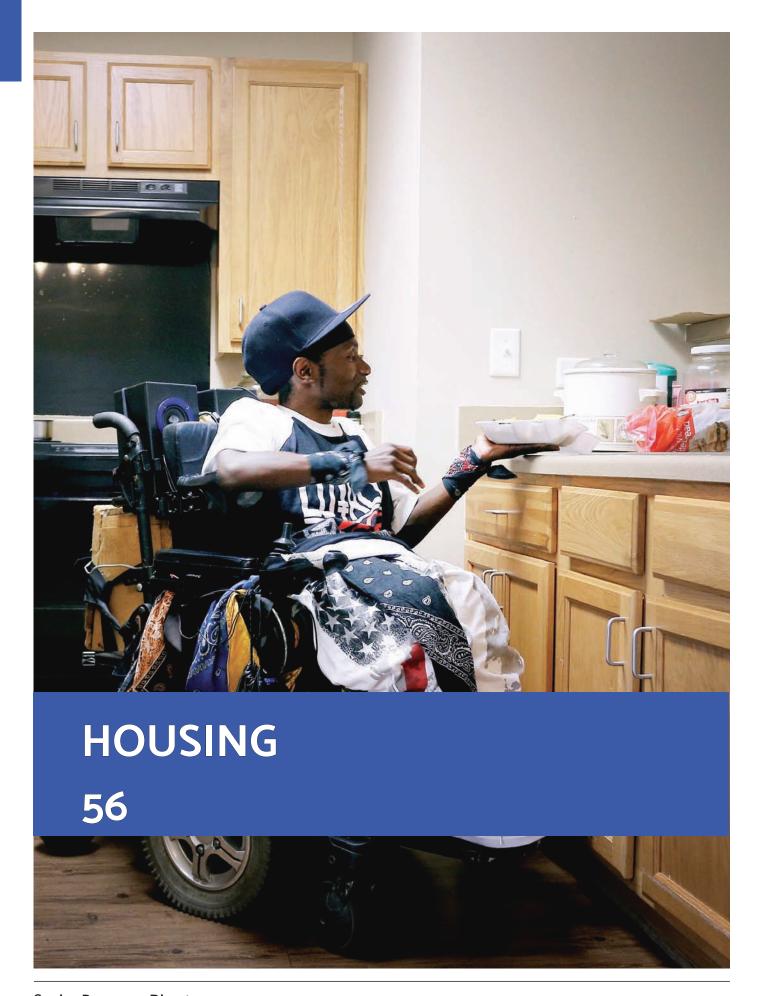
www.tuscaloosa-library.org

Books, Computers, DVDs, CDs, eBooks, Free Wi-Fi, Online Resources, Programs, Book Talks, Helpful Staff, and More.

Friends of the Library Hours

Located next to Main Library

Mon-Thurs: 9 am to 6 pm Friday: Noon to 4 pm Saturday: 9 am to 1 pm



Independence through the Gateway to Community Living Program

By Michelle Carter Public Information and Human Resources Manager at West Alabama Area Agency on Aging

The saying goes "Home is where the Heart is." It can also bring peace of mind to someone seeking to maintain their independence by having their own

residence to call their own. The Gateway to Community Living Program provides qualified individuals a path to freedom found in living in their own home.

their own home.
Curtis Jackson, a
55-year-old Army veteran,
lives with his daughter,
Monique Horton, in
Tuscaloosa. Prior to their
current living arrangement,
Curtis was a resident in
hospitals and nursing homes
for over a decade. Due to
chronic health conditions,
Curtis was unable to live on

his own after a stroke in 2004. Monique said she realized while visiting him, he'd do better living at home, so she purchased their house in July 2017. "I'm a private person, being in a nursing home, you have no privacy." Curtis said.

Monique is a social worker and now, Curtis' hired caregiver through the Medicaid Waiver Personal Choices program, one of several programs individuals may be paired with when going through the Gateway to Community Living Program. Since moving home, Curtis has lost almost 200 pounds and is more mobile. He is able to walk mostly unassisted now. He said his homecoming felt like he regained his freedom.

Antwone Davis has been on the Medicaid Waiver program since 2017 as well. At six years old he woke up from a coma at Children's Hospital after a

reaction to an immunization.

"I asked the doctor if I'd be able to walk and he said honestly, 'no'."

In seventh grade he met his best friend who was also in a wheelchair. "We didn't show that we felt sorry for ourselves." Antwone said they wanted to be treated the same as other students. After graduating high school Antwone moved around. He lived with his father during the April 27, 2011 tornado that destroyed their home. Following the storm, Antwone said his dad offered words of encouragement to keep him going, "My dad said, 'I know you lost a lot of stuff, but you're still here.' He made me realize, I'm still alive." After losing their home in

the storm, Antwone moved around again. He eventually ended up in a nursing home after circulation and wound problems. As the wounds healed, he expressed his aspirations to be in his own home and no longer have to rely on others for his living situation. The social workers gave a referral to the Gateway to Community Living Program. "This program is awesome. It's excellent. I needed a place to stay...I don't want for anything. Every night when I go to bed, I sleep in peace." Gateway

coordinated finding housing, provided transitional assistance, medical supplies each month, furnishings for his home, like a hospital bed, and other furniture. It helps him save money to continue living independently. "I don't have to have anybody, the [home attendent] worker does everything."

To find out more information about the Gateway to Community Living program please contact Kacey Davidson, Transition Coordinator for the West Alabama Area Agency on Aging, at 205-333-2990.



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We know how important professional rehabilitation facilities and services are to your recovery. Our facilities feature skilled nursing and rehabilitation services and a dedicated staff to help you more fully recover. The Rapid Recovery program offers occupational, speech, and physical therapy for all ages.

Let Rapid Recovery Help You Down The Road To Recovery

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www.parkmanorhealthandrehabilitation.com

Our Family Caring For Yours

Housing Assistance Information

Public Housing

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. There are approximately 1.3 million households living in public housing units, managed by some 3,300 housing authorities. The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing authorities that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

Public housing is limited to low-income families and individuals.

The local Housing Authority (HA) determines eligibility based on:

- 1. Annual gross income
- 2. Whether you qualify as elderly, a person with a disability, or as a family
- 3. U.S. citizenship or eligible immigration status

If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

Housing Authorities use income limits developed by HUD. HUD sets the low income limits at 80 percent and very low income limits at 50 percent of the median income for the county or metropolitan area. Income limits vary by location, so you may be eligible at one HA but not at another. The HA serving your community can provide you with the income levels for your area and family size. Contact your local HA (listing on page 62) for more information.

Section 8 Housing -Housing Choice Voucher Program

The Section 8 Program provides assistance for low-income families in the private rental market through the Housing Assistance Payments Program. Rental voucher holders select a unit from the private rental market. Rental assistance makes market rate housing affordable. Program participants normally pay no more than 30 percent of their monthly adjusted income towards rent and utilities.

The Housing Assistance Payment subsidizes the balance of the rent to the property owner. The housing unit must meet HUD Housing Quality Standards and the rent must be approvable within HUD Fair Market Rents and market rate comparable.

Eligibility for a rental voucher is determined by the local Housing Authority (HA) based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. Generally, the family's income may not exceed 50 percent of the median income for the county or metropolitan area in which the family lives. Median income levels are published by HUD and vary by location.

The HA serving your community can provide you with the income limits for your area and family size. During the application process, the HA will collect information on family income, composition and assets. The HA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the rental assistance payment. If the HA determines that your family is eligible, it will put your name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the HA will contact you and issue a rental voucher. Contact your local HA for more information.

Property Taxes and Homestead Exemption

A Homestead Exemption is a tax reduction a property owner may be entitled to if he or she owns a single family residence and occupies it as their primary residence on the first day of the tax year for which they are applying.

There are four types of homestead exemptions:

- 1. Regular Homestead Exemption, or Homestead 1, is available to all citizens of Alabama who own and occupy a single-family residence, if the property is used for no other purpose. The amount of the exemption is \$4,000 of the assessed value for the state taxes and \$2,000 of the assessed value for the county taxes.
- 2. Homestead Exemption 2 is for persons age 65 or older whose adjusted gross income on the state income tax return is less than \$12,000 annually. This exemption is for all state and county taxes up to \$5,000 in assessed value. Those who are permanently and totally disabled or blind, regardless of income are entitled to this exemption.
- 3. Homestead Exemption 3 is for all persons age 65 or older, or who are totally disabled. This

- exemption is for all property taxes if their annual taxable income on the Federal Tax Return is \$7.500 or less.
- 4. Homestead Exemption 4 is for all persons age 65 or older, regardless of income. This exemption is for the total assessed value of the state taxes and up to \$2,000 of the assessed value of the county taxes.

Exemptions should be applied for between Oct. 1 and Dec. 31 based upon the status of the property as of Oct. 1. For homestead exemptions 2 and 3, an application for special homestead exemption is mailed Oct. 1 to previously qualified homeowners allowing them to renew their special homestead exemption each year. Contact your local county administrative office to inquire about homestead exemption and your status.

USDA Rural Development

USDA Rural Development is a federal agency whose mission is to help rural Americans improve the quality of their lives. Some of the programs available through USDA Rural Development help finance new or improved housing for moderate, low- and very low-income individuals/families. General descriptions of these USDA Rural Development programs are provided below.

Home Repairs 504 Loan and Grant Program

USDA Rural Development offers a home repair loan and grant program, called 504 Loan & Grant Program to very low-income households who are owners/applicants. This program does not apply to home rental properties.

- Maximum loan amount is \$20,000 at 1% interest for up to 20 years.
- Maximum grant amount is \$7,500 lifetime limit. Applicants must be 62 years of age or older.
- Loans may be used for remodeling. Grants may only be used to remove health or safety hazards.

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Loans can be used for the following purposes:

- Dwelling improvements
- Dwelling modernization
- Removal of safety hazards
- · Removal of health hazards

Loans CANNOT be used for the following:

- New construction
- Repairing dwellings in such poor condition that they would continue to have a major hazard after repairs are made
- Moving a home or relocating mobile/ manufactured homes
- Off-site improvements
- Refinancing debts

Limitations and Requirements for loans:

- The balance of all Section 504 loans to an applicant can never exceed \$20,000.
- The interest rate on the outstanding principal is 1 percent.
- Loan terms are based on applicant's repayment ability, never to exceed 20 years.
- Loans of less than \$7,500 may be on a "note only" basis (no mortgage).
- Loans of \$7,500 or more must be secured by a mortgage (with title insurance) with all outstanding debt on the property not exceeding the property value.
- Cases where the total outstanding indebtedness on the property exceeds \$15,000 require escrow for taxes and insurance (either by USDA or a prior debtor).

To qualify for the Loan Program:

- Applicant must be a U. S. citizen or a resident non-citizen admitted for permanent residence.
- Applicant's household must be very low income.
- Applicant must have evidence of ownership.

- Property must be in a rural area or town with a population of 20,000 or less.
- Applicant must possess legal capacity to incur the loan obligation.
- Applicant must have an acceptable credit history.
- Applicant must have sufficient and reliable income to repay loan amount requested.
- Applicant must own and occupy the property being improved and property must be a single family dwelling in a rural area and in need of repair.
- Applicant must be unable to obtain financial assistance from other non-Rural Development or grant sources and lack personal resources that could be utilized to meet the applicant's needs.
- Applicant must have an income under the "very low" income limits defined by USDA Rural Development.
- Applicant must have repayment ability for the proposed loan.

Loan applicants age 62 or older may be eligible for grant assistance, as follows:

Grant limitations are:

- The grant may not be used for cosmetic or convenience purposes such as painting, paneling, carpeting, improving closets, improving kitchen cabinets, changing lighting or adding a room other than a bathroom.
- The loan and grant may be used to make a home or bathroom handicapped accessible.
- The loan or grant may be used to install a septic system, install a well, or connect the home to public water.

Homeownership/Rehabilitation Program

USDA Rural Development provides loans for home ownership and/or home rehabilitation called 502 Direct Loan Program.

 Property financed must be located in eligible rural areas or towns with a population of

For a Limited Time Only!

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20,000 or less.

- Applicant's household income must be within either the very low- or low-income limits as defined by USDA Rural Development. Please contact a USDA Rural Development office for income limits.
- Applicant may qualify for subsidy to reduce the payments to a level as low as 1 percent interest. Subsidy is reviewed periodically and adjusted according to borrower's income. Portions of the subsidy are subject to recapture if borrower sells the property or ceases to occupy the home.
- Homes financed through USDA Rural Development's Direct 502 Program must meet USDA Rural Development program standards, be inspected by a state registered inspector, meet USDA Rural Development's thermal standards, termite and pest control standards and have adequate plumbing, heating and cooling, electrical, water and waste water disposal systems.





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(5)

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- Convenient Location
- Fitness Center
- Clubhouse with Business Center
- On Site Management
- All Floors serviced by Elevator



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those eligible persons 55 years of age

and older.



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1-800-548-2548(T/A)
*For the deaf and hearing impaired only!



Apartments for Rent

An alternative to home ownership is apartment living. USDA Rural Development provides financing for approximately 500 apartment complexes throughout Alabama - giving rural citizens access to more than 16,000 apartment units. Apartments are available for rent to low-income individuals, families, seniors and those with disabilities.

Rental assistance may be available to eligible tenants. For information on the location of USDA Rural Development financed apartments in Alabama, contact the office listed below or a complete listing is available at www.rd.usda.gov/al.

USDA Rural Devlopment Offices Serving West Alabama:

USDA Rural Development West Alabama 3831-B Palisades Dr.

Tuscaloosa, AL 35405 205-553-1733 ext. 5

E-mail: teresa.long@al.usda.gov

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Housing

Housing Authorities& Public Housing

Bibb County

Brent Housing Authority 10 White St. Brent, AL 35034 205-926-7781

Fayette County

Berry Housing Authority 11 Hud Dr. Berry, AL 35546 205-689-4564

Fayette Housing Authority

405 6th St. SW Fayette, AL 35555 205-932-6250

Greene County

Eutaw Housing Authority

301 Carver Circle Eutaw, AL 35462 205-372-3926

Greene County Housing Authority

429 W.M. Branch Heights Dr. Eutaw, AL 35462 205-372-3342

Rapid: Recovery

We know how important professional rehabilitation facilities and services are to your recovery. Our facilities feature skilled nursing and rehabilitation services and a dedicated staff to help you more fully recover. The Rapid Recovery program offers occupational, speech, and physical therapy for all ages.

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www.huntercreekhealthandrehabilitation.com

Our Family Caring For Yours

Hale County

Greensboro Housing Authority

101 Centreville Circle Greensboro, AL 36744 334-624-7728

Lamar County

Kennedy Housing Authority

111 Project St. Kennedy, AL 35574 205-596-3659

Millport Housing Authority

12080 Hwy. 96 Millport, AL 35576 205-662-3269

Sulligent Housing Authority

211 Project St. Sulligent, AL 35586 205-698-9482

Vernon Housing Authority

230 Strickland Circle Vernon, AL 35592 205-695-7122

Pickens County

Aliceville Housing Authority

851 Franconia Village Aliceville, AL 35442 205-373-8333

Gordo Housing Authority

140 2nd Ave. NE Gordo, AL 35466 205-364-7114

Reform Housing Authority

510 5th Court NW Reform, AL 35481 205-375-6360

Tuscaloosa County

Northport Housing Authority

3500 West Circle Northport, AL 35476 205-752-8171

Tuscaloosa Housing Authority

2117 Jack Warner Pkwy. Tuscaloosa, AL 35401 205-758-6619

Senior Friendly Low Income Housing

Bibb County

Brantwood Lane Apartments

507 Alexander Ave. Centreville, AL 35042 205-926-5137

Brent Garden Apartments

57 Steele St. Centreville, AL 35042 205-926-7547

Cahaba Trace Retirement Community

86 Pierson Ave. Centreville, AL 35042 205-926-3286

Countrywood Apartments

420 Nicholson Ave. Centreville, AL 35042 205-926-9803

Hill Creek Apartments

1010 Cahaba River Rd. West Blocton, AL 35184 205-938-2977

Cahaba Glades Apartments

1160 S. Scottsville Rd. Centreville, AL 35042 205-926-7619

Fayette County

Brookside & Claymont Apartments

1640 2nd Ave. NE Fayette, AL 35555 205-932-3227

Eastside Apartments

820 5th Ave. NE Fayette, AL 35555 205-904-9104

Mayfair Manor Apartments

705 7th St. NE Fayette, AL 35555 205-932-8590

Springhill Apartments

115 Springhill Dr. Berry, AL 35546 205-689-4194

Terrace Park

744 6th St. SW Fayette, AL 35555 205-932-6906

Valley Cove Apartments

804 5th Ave. NE Fayette, AL 35555 205-932-2466

Yester Oakes Apartments

612 7th St. NE Fayette, AL 35555 205-932-8783

Greene County

Arrowood Apartments

260 County Rd 82 #9A Boligee, AL 35443 205-336-8563

Elmwood Manor

1156 W. End St. Eutaw, AL 35462 205-372-4400

Eutaw Elderly Village, Inc.

321 Tuscaloosa St. Eutaw, AL 35462 205-372-1028

Sagewood Apartments

940 W. End St. Eutaw, AL 35462 205-372-4947

Hale County

Canterbury Manor

6400 AL Hwy. 14 Greensboro, AL 36744 334-624-0770

Carriage Hills

6500 AL Hwy. 14 Greensboro, AL 36744 334-624-0173

Magnolia Village

1910 Short Blount St. Greensboro, AL 36744 334-624-4388

Moundville Gardens

270 Alabama Ave. Moundville, AL 35474 205-371-9009

Project Horseshoe Farm

1202 Main St. Greensboro, AL 36744 205-710-6372 www.projecthsf.org/housingprograms/

Lamar County

Fox Ridge Apartments

520 County Rd. 9 Vernon, AL 35592 205-695-0011

Lawrence Plaza V Apartments

304 Julia Circle Sulligent, AL 35586 205-698-8711

Pickens County

Carrollton Manor Apartments

560 Sanders St. Carrollton, AL 35447 205-367-8196 www.carrolltonmanorapartments.com

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Grandview Apartments

617 Garden Dr. Gordo, AL 35466 205-364-6150

Reform Manor

569 Manor Circle Reform, AL 35481 205-375-2952

Treeline Apartments

198 Treeline Dr. NE Aliceville, AL 35442 205-373-2639

Turtle Creek Apartments

202 Ball St. Reform, AL 35481 205-375-2618

Westhill Square Apartments

25770 Hwy 82 Gordo, AL 35466 205-364-8903

Tuscaloosa County

Bonita Terrace Apartments

1300 Hargrove Rd. Tuscaloosa, AL 35401 205-758-5870

Branscomb Apartments

570 60th St. Tuscaloosa, AL 35405 205-758-1829

Chastain Manor

381 34th Ave. E Tuscaloosa, AL 35404 205-409-8622

Chesnut Trace Apartments

(Tax Credit Property) 9801 Old Greensboro Rd. Tuscaloosa, AL 35405 205-722-9200 www.chesnuttrace2.com

Clara Verner Apartments

101 Old Hackberry Ln. Tuscaloosa, AL 35401 205-349-1202

Crescent East Apartments

5041 1st St. E Tuscaloosa, AL 35404 205-556-1074

CSP Village Apartments

2700 McFarland Blvd. E Tuscaloosa, AL 35405 205-391-4936

Field Crest Apartments

1000 Fieldcrest Dr. Tuscaloosa, AL 35406 205-752-3044

Forrester Gardens

1350 James I Harrison Jr. Pkwy. E Tuscaloosa, AL 35405 205-553-4410 www.ledic.forrestergardens.com

Grandview Apartments

(Tax Credit Property) 1700 Snows Mill Ave. Northport, AL 35476 205-650-1760

Hallmark Homes

(Tax Credit Property) 815 Garden Pkwy. Tuscaloosa, AL 35405 205-750-2488

Hampton Point Apartments

(Tax Credit Property) 1900 Snows Mill Ave. Northport, AL 35476 205-758-7774

Hay Court Apartments

4420 21st St. Tuscaloosa, AL 35401 205-758-7514

Hurricane Creek Trace

4603 6th St. E Tuscaloosa, AL 35404 205-469-9601

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TUSCALOOSA 556-9611 OUTSIDE TUSCALOOSA 1-800-678-9611

Please visit our website: www.completenursingservice.com



Jackson Apartments

4101 21st St. Tuscaloosa, AL 35401 205-632-5091 256-560-0821-leasing office

McConnell Hills

4620 18th Ave. E Tuscaloosa, AL 35405 205-553-1223

McDaniel Arms Apartments

1791 Harper Rd. Northport, AL 35476 205-333-0224

McKenzie Annex

4420 21st St. Tuscaloosa, AL 35401 205-758-7514

Oak Trace Apartments

5775 McFarland Blvd. E Tuscaloosa, AL 35405 205-758-0544

Presbyterian Apartments Building 1 & II

3845 Hwy. 69 N Northport, AL 35473 205-339-5180

Providence Place

(Tax Credit Property) 3503 38th St. Northport, AL 35473 205-333-7888

Pine Cone Apartments

2101 44th St. E Tuscaloosa, AL 35405 205-562-1992

Rosedale Apartments

1021 Robert Glenn Dr. Tuscaloosa, AL 35401 205-759-9700

Running Brook

4413 Cypress Creek Ave. E Tuscaloosa, AL 35405 205-556-8070



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Saddlewood Apartments

2400 Deerfield Dr. E Northport, AL 35473 205-339-0660

Somerville Apartments

(Tax Credit Property) 5701 McFarland Blvd. E Tuscaloosa, AL 35405 205-758-4300

Winding Creek Apartments

(Tax Credit Property) 6802 Old Greensboro Rd. Tuscaloosa, AL 35405 205-366-9500

Long-Term Care

The Long-Term Care Ombudsman Program

Ombudsman is a Swedish term for a person who acts as an impartial third party in mediating problems. In short, an Ombudsman is a go-between.

The Long-Term Care Ombudsman is available to assist residents of nursing homes and assisted living facilities with their concerns. The Ombudsman thoroughly investigates and attempts to resolve complaints received. All complaints are kept confidential and information is disclosed only under the direction of the person being assisted. The Ombudsman is trained and certified by the Alabama Department of Senior Services according to standards set out in the Alabama Long-Term Residential Health Care Recipient Ombudsman Act.

The Ombudsman works with interested citizens, providers of long-term care, and other professional groups to promote the well-being and quality of life for residents of long-term care facilities. This program is a part of Alabama's continuing effort to improve conditions for and services to the elderly.

An Ombudsman can assist residents by:

- Providing information about long-term care options
- Providing education about resident rights
- Investigating complaints concerning residents
- Making suggestions to family members and long-term care facilities about ways to improve quality of life for residents
- Making referrals to other agencies and organizations whose services may be of benefit to residents

An Ombudsman works with facilities by:

- Performing in-service training to educate facility staff on topics related to the care of residents
- Assisting the facility staff in explaining

to residents and family members their responsibilities to the facility and to the other residents

Ombudsman services are available to:

- Residents in long-term care facilities who have questions or problems about care, resident rights, Medicaid or Medicare payments or benefits and entitlements, etc.
- Relatives or friends of a resident in a long-term care facility who have questions or wish to discuss problems
- Long-term care facilities who need assistance with a resident, their care or benefits, or with a problem associated with a resident's continued stay at the facility

For more information or to make a complaint contact:

 Alabama Department of Public Health (ADPH)

Health Care Division: 1-800-356-9596 Contact if you believe a resident is being abused or neglected at a facility by a member of the facility staff.

• Department of Human Resources (DHR)

Contact in the county that the resident lives (see page 40). Report concerns to DHR if the person responsible for the abuse or neglect is a family member or a person not employed by the facility.

- The Elder Abuse Hotline 800-458-7214
- West Alabama's Long-Term Care Ombudsman

4200 Hwy. 69 N Ste. 1 Northport AL 35473 205-333-2990 or 800-243-5463

 Office of the State Long-Term Care Ombudsman Program Alabama Department of Senior Services

201 Monroe St. Ste. 350 Montgomery, AL 36130 334-242-5753

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Paying For Long-Term Care

Adapted from an article by Clayton Davis, Attorney at Law

Because long-term care can be very expensive, finding accurate information about all possible sources of help is essential.

The first step should be to gather information about all assets, sources of income and health insurance coverage for both you and your spouse. Locate the VA service number if you or your spouse ever served in the military. Reviewing your latest income tax return will help prevent overlooking any assets or incomes.

Medicare Coverage

Many people are surprised Medicare has such limited coverage for nursing home cost. At most, Medicare covers 100 days in the nursing home. You must have been admitted to the nursing home within 30 days of discharge from a Medicare covered inpatient hospital stay of at least three days. Furthermore, you must receive skilled nursing or other medical professional care. Medicare will not cover expenses if you require only custodial services regardless of your condition. Continued eligibility is dependent on your continued rehabilitation progress. Medicare rules are extremely complicated, but nursing home staff can usually explain how they relate to your situation.

Medicare Part A pays all the cost, including prescriptions, for the first 20 days of covered skilled care. If you continue to receive skilled care during the next 80 days, Medicare will continue to pay, but a co-payment (\$167.50 per day in 2018) is required from you or your other coverage.

Co-payment Coverage

All of your Medicare co-payments will be covered if you have Medicaid, QMB, TRICARE for Life, or Medicare supplement standard plans C, D, F, G, M or N. Plan K covers 50 percent of co-payments, and Plan L covers 75 percent. Standard Plan B's (such as Blue Cross C+ Plan B) do not cover any



of these skilled nursing facility co-payments. Civil service retirees usually have coverage for at least 10 days of co-payments.

Skilled Care Beyond 100 Days

If you need skilled care beyond 100 days and have TRICARE for Life, it will pay 75 percent of your nursing home cost for so long as you receive skilled care. You or your spouse may have a union or company plan that provides some coverage, but this is rare.

What if I Need Only Assisted Living or Home Care?

None of the sources listed above will cover the cost of assisted living or home care. Services of nurses provided by a hospice or home health company are covered by Medicare. Twenty-four-hour home care or assisted living is not covered.

Long-Term Care Insurance

Long-term care insurance may provide peace of mind that you will be cared for when you can no longer care for yourself. You should speak to several insurance companies to learn more about available options. Policies may cover one or a combination of nursing home, assisted living, or home care. You must choose the length of coverage, which may be unlimited or limited to a number of years or a cap on the amount of money expended by the insurance company. Another option increases annually the amount paid per day or per month. Before purchasing a long-term care policy, you should ask what you must do to receive payments and how long it takes. When purchasing a policy you should consider all these issues as well as your ability to pay. Your goal should be to acquire a policy that will pay at least the difference between your income and the cost of your long-term care. If you have further questions contact West Alabama's SHIP contractor at 205-333-2990.

What If I Have Long-term Care Insurance?

If you will soon need assisted living, nursing home, or paid home care, you or a family member should read your policy carefully to determine the coverage provided. If you have an older policy, be certain it does not require an inpatient hospital stay before it begins to cover your long-term care. Notify your insurance company as soon as possible when you need care.

VA Benefits

Veterans and their widows or widowers who have significant expenses for assisted living, nursing home, or home care are usually eligible for VA benefits if the veteran served during an official "war time" period.

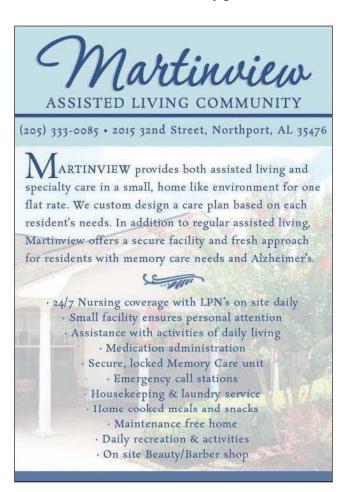
To qualify for VA Aid and Attendance, housebound, or pension, total assets excluding the home must generally be less than \$80,000. The asset limit may be less if the VA determines based on your age and medical condition that your assets

will likely not be depleted before your death.

Current VA rules do not penalize veterans who have transferred assets to come below the asset limits. "Aid and Attendance" is not available to

limits. "Aid and Attendance" is not available to spouses of living veterans in need of long-term care, but a veteran who is over 65 may qualify for a VA pension amount at a lower monthly amount if his or her spouse has enough medical and care costs.

The VA determines the benefit by first subtracting all medical and long-term care expenses from the total income of the veteran and his or her spouse to determine countable income. If the veteran or widow needs nursing home care or aid and attendance at home or in assisted living, the countable income is then subtracted from the current (2018) maximum monthly aid and attendance benefit rates for a single veteran (\$1831), married veteran (\$2170) or a veteran's widow or widower (\$1177). If the veteran does not himself or herself need aid and attendance care, the countable income is subtracted from the current (2018) maximum monthly pension benefits



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rate for a single veteran (\$1098), married veteran (\$1437), or veteran's widow (\$736). Benefits will be higher by \$188 (2018) if the veteran has more than one dependent. If you qualify for nursing home Medicaid and are not married and have no dependents, the benefit check will be reduced to \$90 per month.

If you believe you may be eligible for VA benefits, contact the local office of the Alabama Department of Veterans Affairs. **BE ALERT FOR POSSIBLE CHANGES IN ELIGIBILITY RULES FOR VA BENEFITS:** The VA has published proposed regulations that would drastically restrict eligibility for these benefits. Among the many proposed changes is a three-year look back period would be used to determine what the veteran had given away, which could result in disqualification depending on the amount of the uncompensated transfer. These proposed new regulations have been vigorously opposed by advocacy groups, and whether these new regulations will be adopted remains uncertain.

Medicaid

If your retirement income plus any VA benefits, health insurance, and long-term care insurance falls short of paying for your nursing home and other expenses, you should determine whether you qualify for Medicaid.

In Alabama, an unmarried person is allowed one vehicle, a general exclusion of \$2,000, a burial exclusion of \$5,000, and prepaid space items such as casket, vault, plot, and the opening and closing of the grave. In lieu of the burial exclusion, an irrevocable prepaid burial contract can be excluded regardless of value. Your home may be excluded if a sibling is a joint owner and lives in your home, your child lives in your home and is under age 19, is disabled, or has provided care for you for the past two years that prevented you from being admitted to a nursing home. If you can exclude your home under one of these circumstances, you may transfer ownership of your home to that child or sibling without a Medicaid penalty or waiting period. This should be done at the time of admission to the nursing home but prior to applying for Medicaid and giving a property lien to Medicaid.

If you are married or separated, you receive all the exclusions listed above. In addition, your spouse



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receives another \$5,000 burial exclusion and the space items exclusion. Some assets may also be kept by your spouse. If your spouse resides in the home, the home and adjoining property (without limitation) are excluded. Further exclusion of assets varies based on what is owned when you are admitted to a nursing home or the date of an earlier hospital admission. Your spouse's additional exclusion is one-half your combined, non-excluded assets, but never less than \$25,000 nor more than \$123,600. This maximum amount increases in January 2019 and each January thereafter.

Note that, regardless of your marital status, a life estate in real estate is given no value. If you have the additional right to cut timber or take minerals, however, the value must be counted. IRA's and the cash surrender value of life insurance also count.

You should be aware of several myths about Medicaid. It is not true that assets only in your spouse's name do not count. Prenuptial agreements have no affect on exclusions. It is also not true that a couple must spend down to \$2,000 before one of them can become eligible for Medicaid.



Medicaid imposes a waiting period when assets have been transferred, sold for less than full value, or you cannot account for them. The "look back" period is five years prior to the month of your application for Medicaid. Divide the total by \$6100 (this amount will increase in January 2019 and each January thereafter). The result of the division is the number of months of the waiting period, which begins only after you are admitted to the nursing home and have applied and been otherwise determined eligible for Nursing Home Medicaid. Giving away, selling for less than full value, or failing to account for assets may result in Medicaid denial based on these transfer rules.

Withdrawals of cash for spending for which you do not have receipts may also result in transfer penalties.

Paying for sitters at home may be penalized even if they are not paid in cash. Alabama Medicaid now requires that you have a written contract with each sitter (unless the sitter is employed with a company with which you have a contract) and that the sitter keep daily detailed records of all services provided and sign a receipt for each payment received. A detailed written plan of care must be signed by a physician. Do not pay for sitters when you are already in a nursing home with your or your spouse's money, even if the nursing home demands that you do so. Alabama Medicaid now has a rule stating that paying for sitters while you are in a nursing home will result in a penalty even if you meet all the other requirements for care plans, contracts, receipts and daily records of care.

Professional help may be needed to help navigate the complicated nursing home Medicaid rules, particularly for married persons having more than a home, vehicle, burial arrangements or burial money and \$27,000.

For nursing home Medicaid, the monthly income limit is \$2250 (2018). If your separate gross income before deductions exceeds this limit, you should contact the local Medicaid office and request a Medicaid Qualifying Income Trust (QIT) form. Follow the instructions to set up a QIT checking account, into which only your monthly income should be deposited.

An unmarried person who is nursing home Medicaid approved must still pay most of his or her income toward the nursing home bill. A \$30 personal needs allowance (and an additional \$90 if receiving VA aid and attendance benefits) and any health insurance premiums are allowable deductions. Your spouse may choose to keep his or her entire income or claim an additional deduction from your income to bring his or her income up to \$1991 per month. The spousal limit may increase.

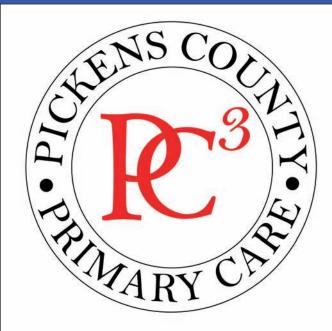
Paying for Prescription Drugs

Upon your admission to a nursing home, you should determine if your prescriptions will change. Confirm if your current plan covers the new drugs and if the nursing home's pharmacy accepts your current Medicare Part D or other coverage. You may need to change your Part D or other drug plan. After admission to the nursing home, you may change Part C or Part D plans even outside the normal open enrollment periods.

To determine which plan saves the most money, visit www.medicare.gov. Complete the questionnaire including the drugs taken, dosages, milligrams, etc. Upon completion, the computer will show which plans will save the most. It will also list the drugs covered and not covered, the cost of each premium, any deductibles, and if coverage is available for the coverage gap. Choose the plan requiring the lowest out-of-pocket expense that the pharmacy will accept.

Those eligible for Medicaid, QMB, SLMB or QI are entitled to a Part D drug card with no premium, deductible or coverage gap. Medicaid nursing home residents pay no co-payments. For those ineligible for nursing home Medicaid, but eligible for QMB, SLMB or QI, co-payments will be small. Persons qualifying for Social Security Low Income Subsidy (LIS) will either pay a small or no premium and deductible, small co-payments, and no coverage gap. Income limits for these programs are described in the Medicare article in this publication.

Married persons who are admitted to a nursing home or assisted living facility or who have to live apart in some other setting should reevaluate their eligibility for QMB, SLMB, QI, or LIS because they can now apply as single persons under the more generous income limits that apply to single persons. For example, a couple each of whom has a monthly



Pickens County Primary Care, PC

108 4th Avenue SW, Suite A Reform, AL 35481 205-375-6251

income of \$1005 would only qualify a 25% extra help drug plan subsidy in 2018 while they reside together because their combined income of \$2010 is just under the highest LIS limit for a two-person household, but when one of them moves to a nursing home or assisted living facility, then each of them would qualify for QMB!

Long-term Care Facilities

Assisted Living

Fayette County

Morningview Estates

404 25th St. NW Fayette, AL 35555 205-932-4003 www.mveal.com 38 Beds

Tuscaloosa County

Brookdale Place

951 Rose Dr. Northport, AL 35476 205-282-9132 www.brookdale.com/en.html 83 beds / 16 beds (Specialty Care)

Crimson Village

1410 18th Ave. E. Tuscaloosa, AL 35404 205-632-6699 www.crimsonvillage.com 78 Beds / 28 Beds (Specialty Care)

Daffodil House

12650 Old Marion Rd. Tuscaloosa, AL 35405 205-342-0573 www.daffodilhouseassistedliving.com 3 beds

Hallmark Manor

515 Roger Sayers Dr. Tuscaloosa, AL 35401 205-347-0062 13 beds

Hamrick Highlands

755 55th Pl. E Tuscaloosa, AL 35405 205-469-1828 www.hamrickhighlands.com 36 beds

Heritage Residential Care Village

1001 Snows Mill Ave. Tuscaloosa, AL 35406 205-349-1011 www.heritagehealthcareandrehab.com 15 beds

Martinview East and West

2015 32nd St. Northport, AL 35476 205-333-0085 www.martinviewliving.com 16 beds / 16 beds (Specialty Care)

Morning Pointe

1801 Rice Mine Rd. N Tuscaloosa, AL 35406 205-345-1112 www.morningpointe.com 36 beds / 24 beds (Specialty Care)

North River Village

5810 Rice Mine Rd. NE Tuscaloosa, AL 35406 205-759-9875 www.northrivervillage.com 80 beds

Pine Valley

800 Rice Valley Rd. N Tuscaloosa, AL 35406 205-349-8700 www.pinevalleyretcom.com 16 beds

Regency Retirement

5001 Old Montgomery Hwy. Tuscaloosa, AL 35405 205-752-5500 www.regencytuscaloosa.com 80 beds / 26 beds (Specialty Care)

The Woodlands

8071 Kimbrell Cutoff Rd.
McCalla, AL 35111
205-776-4663
www.oaksonparkwood.com/
services/assisted-living/
woodlands-at-tannehill
52 Beds

Traditions Way

515 Rogers Sayers Dr. Tuscaloosa, AL 35401 205-347-0062 16 beds (Specialty Care)

Nursing Home Facilities

Bibb County

Bibb Medical Center Nursing Home

208 Pierson Ave. Centreville, AL 35042 205-926-4881 www.bibbmedicalcenter.com 131 beds

Fayette County

Fayette Medical Center

1653 Temple Ave. N. Fayette, AL 35555 205-932-5966 122 Beds

Greene County

Greene County Residential Care

509 Wilson Ave. Eutaw, AL 35462 205-372-3388 www.gcheutaw.com 72 Beds

Hale County

Colonial Haven

616 Armory St. Greensboro, AL 36744 334-624-3054 www.colonialhavenrehab.com 97 Beds

Moundville Health & Rehabilitation Center

121 Union St. Moundville, AL 35474 205-371-2252 www.moundvillehealthandrehab.com 68 Beds

Lamar County

Generations of Vernon

1050 Convalescent Rd. Vernon, AL 35592 205-695-9313 www.genmanco.com 158 Beds

Pickens County

Aliceville Manor

Nursing Home 703 17th NW Aliceville, AL 35442 205-373-6307 www.alicevillemanornursinghome.com 100 Beds

Arbor Woods Health & Rehab

515 2nd Ave. Reform, AL 35481 205-375-6379 85 Beds

Tuscaloosa County

Aspire Physical Recovery Center of West Alabama, LLC

2400 Hospital Dr. Northport, AL 35476 205-330-8412 www.aspirephysicalrecovery.com 75 Beds

Forest Manor Nursing Home

2215 32nd St. Northport, AL 35476 205-339-5400 182 Beds www.forestmanorinc.com

Forest Manor Rehabilitation

2219 32nd St.
Northport, AL 35476
205-330-6400
40 Beds
www.forestmanorinc.com/Rehab.html

Glen Haven Health & Rehabilitation

2201 32nd St.
Northport, AL 35476
205-339-5700
200 Beds
www.glenhavenhealthandrehab.com

Heritage Health Care & Rehab

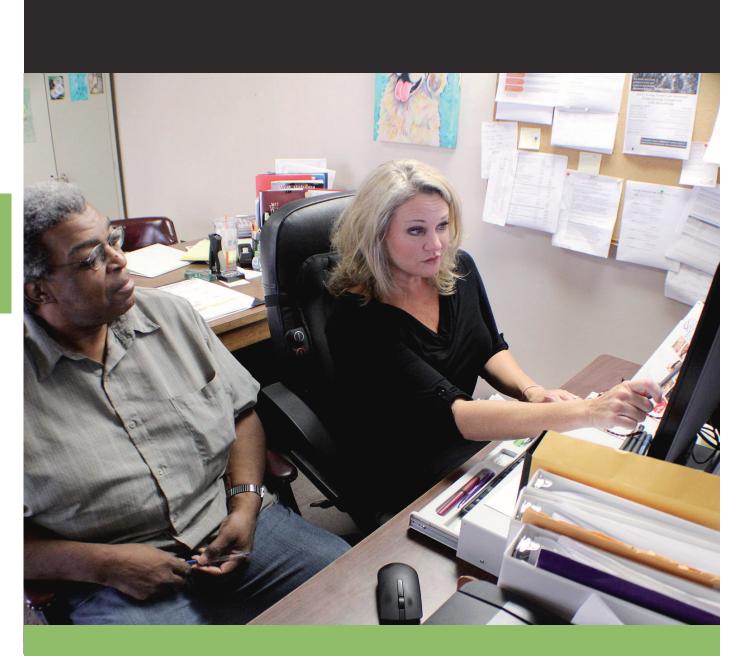
1101 Snows Mill Ave. Tuscaloosa, AL 35406 205-759-5179 www.heritagehealthcareandrehab.com 216 Beds

Hunter Creek Health & Rehab

600 McFarland Blvd. Northport, AL 35476 205-339-5900 www.huntercreekhealthandrehab.com 78 Beds

Park Manor

2201 McFarland Blvd. Northport, AL 35476 205-339-5300 www.parkmanorhealthandrehab.com 152 Beds



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Managing the Medicare Maze

By Michelle Carter West Alabama Regional Commission Area Agency on Aging

Picture this. Your kids are grown, it's just you and the love of your life at home, enjoying retirement. But, when one, or both, of you turns 65 your world goes slightly sideways. Suddenly, the insurance coverage you had finally gotten

to understand is changed. Now you are faced with so many choices your head spins and that peaceful, laid-back retired life is replaced with forms and information and decisions that have to be made. One wrong choice and you could be locked into paying more for insurance than you have to. Sounds like a nightmare? For seniors age 65 and older this may be actual reality. Each year, beginning

Oct. 15 and running through Dec. 7, Medicare has their open enrollment period. It's a time for Medicare beneficiaries to review their coverage and healthcare needs and decide if they would like to make any changes to their Medicare plan. This statement sounds simple enough BUT with a vast number of insurance companies offering an extensive list of plans, simplicity is not the adjective for this process. It's been accused of causing tears, feelings of overwhelming anxiety and confusion. The silver-lining to all this dizzying information is that you don't have to navigate it alone. The West Alabama Area Agency on Aging provides a Medicare Counseling program through the State Health Insurance and

Assistance Program (SHIP). This program provides unbiased guidance to weed through the variety of choices so you can make an informed decision about your health care options. Last year, during open enrollment, a team of trained counselors at the West Alabama Area Agency on Aging helped a total of 1,601 clients save nearly \$800 each on average, a grand total of over one million dollars. "Not only have you saved us money but you have taken the worry and confusion out of our insurance needs." Richard Hicks said. He and his wife, Pixie, have been coming to Medicare

counseling at the agency for the past four years.

For many seniors who are, or will be turning 65, and on a fixed income, the stress of Medicare decisions can be even more dire when they factor in the cost of medications vital to their well-being. "You shouldn't have to decide between food or medication that you have to have to be healthy and live." SHIP client Denise Crandall said. Crandall

gives her testimony on www.shipatcenter.org. "Before I turned 65 – several months before I turned 65 – I received so much information and materials in the mail. It was really frustrating and overwhelming and I felt like throwing all the mail away. They just keep sending you all this stuff, and I was telling somebody how confusing it all was, and how I didn't really know what to do, and so they suggested I call a Medicare counselor, that it was a free service." Crandall said.

It's a free service yet many seniors are unaware of it. SHIP was created in 1990. "The Program oversees a network of more than 3,300 local SHIP programs and over 15,000 counselors, 57% of whom are highly trained



Hale County Hospital

508 Greene Street Greensboro AL 36744 334-624-3024

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Ext 2220

Outpatient Services:

Physical Therapy Ext 2224 Radiology Ext 2235 Laboratory Ext 2234

Outpatient Physical Therapy

334-624-1713 Hours: Monday – Friday 8:00- 4:30

Hale County Hospital Clinic

334-624-4442 Family Practice & Psychiatry

Hale County Hospital Home Health

334-624-3066

Moundville Medical Associates

205-371-4444 Moundville, AL Family Practice volunteers" according to the Administration for Community Living. It's not common to change your health coverage annually prior

to Medicare enrollment so many seniors may not re-evaluate their coverage after initial enrollment. "Being an octogenarian and not receptive to change, we just stayed with the current carrier we had for Medicare supplement and soon found out that, after a year, there were many differences in the premiums" SHIP client

provide you with choices on where you can save the most on your prescriptions! With limited funds this is a lifesaver! I really appreciate your service!"

"The counseling services

-Sedelle Dockery, local SHIP client

lawyers, physicians, educators, etc. who all agree that their advanced degrees are no match for the complexities of the Medicare system.

> Because I have seen the value of this program first-hand, I turned to SHIP for guidance when I reached Medicare age." Harris sought SHIP guidance specifically for managing his out of pocket expenses related to Medicare's "Donut Hole." He saves a minimum of \$500 per year now that he no longer reaches the

"Donut Hole."

Be mindful that local help is available year-round at the West Alabama Area Agency on Aging. SHIP provides a local face for Medicare. Their purpose is to explain your options so you can make an informed choice or decision about what is best for you.

Contact the West Alabama Area Agency on Aging for more information or to make an appointment with a SHIP counselor by calling 205-333-2990 or visit our website at www.westalabamaaging.org.

Eloise Dennis said. Her testimony is available on www.shipatcenter.org as well. "One year a drug was \$41. The next year it was \$3 with another company. This doesn't seem right but it's so. And so, it was to our benefit that the Medicare counselor was able to head us in the right direction. But what was interesting was every year I went back; and almost every year, it was to our benefit to change carriers." A local SHIP client, Sedelle Dockery, exclaimed, "The counseling services provide you with choices on where you can save the most on your prescriptions! With limited funds this is a lifesaver! I really appreciate your service!" George W. Harris practiced for years Social Security attorney in Tuscaloosa. He has been referring clients to the Medicare counseling at the West Alabama Area Agency on Aging for over 15 years. Harris also personally uses SHIP counseling since he turned 65. The following is an excerpt from a letter he wrote advocating for the SHIP program. "As a Social Security disability attorney, I have referred many clients to this program for reliable advice when making decisions about Medicare options. Additionally, I have referred professionals, both in and outside the state, to this national program. This includes

Medicare

(Excerpts from www.medicare.org)

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 also qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. You apply for Medicare at the Social Security office, which can also provide general information about the Medicare program, but Medicare benefits and claims are actually handled through the Centers for Medicare and Medicaid Services (CMS), which is part of the United States Department of Health and Human Services.

Medicare has four parts

- 1. Hospital insurance (Part A) helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care.
- Medical insurance (Part B) helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance.
- 3. Medicare Advantage (Part C) plans are available in most areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C instead of through Medicare Parts A, B, and D. Most, but not all, Medicare Advantage plans also include prescription drug coverage that would otherwise be available through Part D. If you choose a Medicare Advantage plan, you cannot enroll separately in a stand-alone Part D prescription drug plan.
- Prescription drug coverage (Part D) helps pay for prescription medications and is available through your choice of numerous private insurance plans approved by Medicare.

You can get more detailed information about what Medicare covers from "Medicare & You" (Publication No. CMS-10050). To get a copy, call the Medicare toll-free number, 1-800-MEDICARE (1-800-633-4227),

TTY 1-877-486-2048 or go to www.medicare.gov. **To** contact SHIP locally, call the West Alabama Area Agency on Aging at 205-333-2990.



A word about Medicaid

You may think that Medicaid and Medicare are the same. Actually, they are two different programs. Medicaid is a state-run program that provides hospital and medical coverage for people with low income and little or no resources. Each state has its own rules about who is eligible and what is covered under Medicaid. Some people qualify for both Medicare and Medicaid. In Alabama, people who qualify for SSI are automatically eligible for Medicaid. To apply for SSI, contact the Social Security office. You must be either over age 65, blind, or disabled. The 2018 income limit for SSI is \$770 per month for single people and \$1145 for married couples who reside together. The countable resource limit (not counting your home) is \$2000 for single people and \$3000 for married couples who live together. If you previously qualified for SSI, but your eligibility terminated solely because of cost of living increases in your Social Security benefits, you may qualify for Medicaid under the Pickle amendment. Disabled widows or widowers who previously qualified for SSI, but whose SSI terminated solely because they began to receive Social Security because of the death of a spouse or former spouse, can retain their Medicaid eligibility under the disabled widow program until they become eligible for Medicare. Disabled adult children who previously qualified for SSI, but whose SSI terminated solely because they began to receive Social Security benefits on a parent's work record when a parent dies, retires, or becomes disabled can retain their Medicaid eligibility under the disabled adult child program. People who qualify for SSI or whose individual incomes (not counting the income of a spouse) are below 300% of the SSI income limit as set for single persons and who have countable resources (not counting the home) below \$2000 may qualify for Medicaid that can cover services in the home under various Medicaid waiver programs if they would otherwise qualify medically for admission to a nursing home. For information about Medicaid

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waiver, contact West Alabama Area Agency on Aging at (205) 333-2990. For more information about qualifying for Medicaid because you live in a nursing home or under the Pickle amendment or as a disabled widow or as a disabled adult child, contact your local **Medicaid District Office at 205-391-6700 or 334-702-3100**.

Hospital insurance (Part A)

Most people age 65 or older who are citizens or permanent residents of the United States are eligible for free Medicare hospital insurance (Part A).

You are eligible at age 65 if:

- You receive or are eligible to receive Social Security benefits; or
- You receive or are eligible to receive railroad retirement benefits; or
- You or your spouse (living or deceased, including divorced spouses) worked long enough in a government job where Medicare taxes were paid; or
- You are the dependent parent of a fully-insured deceased child.

If you do not meet these requirements, you may be able to get Medicare hospital insurance by paying a monthly premium. Usually, you can sign up for this hospital insurance only during designated enrollment periods.

NOTE: Even though the full retirement age is no longer 65, you should sign up for Medicare three months before your 65th birthday.

Before age 65, you are eligible for free Medicare hospital insurance if:

- You have been entitled to Social Security disability benefits for 24 months; or
- You receive a disability pension from the railroad retirement board and meet certain conditions: or
- If you receive Social Security disability benefits because you have Lou Gehrig's disease (amyotrophic lateral sclerosis); or
- You worked long enough in a government job where Medicare taxes were paid and you

- meet the requirements of the Social Security disability program; or
- You are the child or widow(er) age 50 or older, including a divorced widow(er), of someone who has worked long enough in a government job where Medicare taxes were paid and you meet the requirements of the Social Security disability program.
- You have permanent kidney failure and you receive maintenance dialysis or a kidney transplant and:
- You are eligible for or receive monthly benefits under Social Security or the railroad retirement system; or
- You have worked long enough in a Medicare-covered government job; or
- You are the child or spouse (including a divorced spouse) of a worker (living or deceased) who has worked long enough under Social Security or in a Medicare-covered government job.

Medical insurance (Part B)

Anyone who is eligible for free Medicare hospital insurance (Part A) can enroll in Medicare medical insurance (Part B) by paying a monthly premium. Some beneficiaries with higher incomes will pay a higher monthly Part B premium. For free publications on Medicare Part B, visit www.ssa.gov/pgm/formspubs.htm.

If you are not eligible for free hospital insurance, you can buy medical insurance, without having to buy hospital insurance, if you are age 65 or older and you are a U.S. citizen or a lawfully admitted noncitizen who has lived in the United States for at least five years. Such persons can also buy hospital insurance under Part A, but the premium is very expensive (\$437 monthly in 2019). If you are eligible for SSI or have an income below the limit for QMB, as discussed below under Help for Low-income People, then Medicaid will pay your Part A and Part B premiums, but you must first submit a conditional Part A application at the Social Security office either during your initial enrollment period that ends in the third month after the month that you reach age 65 or during the first quarter of any calendar year after that.

Medicare Advantage plans (Part C)

If you have Medicare Parts A and B, you can join a Medicare Advantage plan. With one of these plans, you do not need a Medigap policy, because Medicare Advantage plans generally cover many of the same benefits that a Medigap policy would cover, such as extra days in the hospital after you have used the number of days that Medicare covers.

Medicare Advantage plans include:

- Medicare health maintenance organization (HMO) plans
- Medicare preferred provider organization (PPO) plans
- Medicare private fee-for-service plans
- Medicare specialty plans

If you decide to join a Medicare Advantage plan, you use the health card that you get from your Medicare Advantage plan provider for your health care instead



of your Medicare card. You may have to pay a monthly premium for your Medicare Advantage plan in addition to your Part B premium because of the extra benefits it offers.

People who become newly entitled to Medicare may enroll in any Medicare Advantage or Part D prescription drug plan of their choice during their initial enrollment period (as explained under Signing up for Medicare) or during the annual coordinated election period from October 15 – December 7 each year. There are also other special enrollment periods in other situations. For example, people living in a nursing home or who have recently left a nursing home, people who have recently lost their employer coverage, and people who qualify for extra help because of SSI, QMB, SLMB, QI, or LIS eligibility have special enrollment periods. People in nursing homes and those who receive extra help have continuous open enrollment status.

Medicare prescription drug plans (Part D)

Anyone who has Medicare hospital insurance (Part A) or medical insurance (Part B) is eligible for prescription drug coverage (Part D). You may also have prescription coverage equivalent to Part D as part of coverage through a Medicare Advantage plan under Part C. Joining a Medicare prescription drug plan is voluntary, and you pay an additional monthly premium for the coverage unless you qualify for full extra help because of your income. You can wait to enroll in a Medicare Part D plan if you have other prescription drug coverage, but if you don't have prescription coverage that is on average at least as good as Medicare prescription drug coverage, you will pay a penalty if you wait to join later. You will have to pay this penalty for as long as you have Medicare prescription drug coverage unless you qualify for full or partial extra help because of your income. People who become newly entitled to Medicare may enroll during their initial enrollment period (as explained under Signing up for Medicare). After the initial enrollment periods, the annual coordinated election period to enroll or make provider changes is October 15 – December 7 each year. There are also special enrollment periods as was discussed above under Medicare Advantage Plans (Part C).

1-800-AGELINE

Help for some low-income people

If you cannot afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer programs for people who are entitled to Medicare and have low income. The programs may pay some or all of Medicare's premiums and also may pay Medicare deductibles and coinsurance. To qualify, you must have Part A (hospital insurance) and a limited income. In Alabama, interest and dividends do not count as income in determining whether you qualify for these programs. The income limits in 2018 for the QI program, which covers your Part B premium and also entitles you to enroll in Medicare prescription drug coverage with no premium, no deductible, and very low co-payments, are \$1872 monthly for a married couple who reside together and \$1386 monthly for individuals who do not reside with a spouse. The income limits for the SLMB program, which provides exactly the same benefits as the QI program, are \$1666 monthly for married couples who reside together and \$1234 monthly for individuals who do not reside with a spouse. If your income is no more than \$1392 for a married couple who reside together or \$1032 for individuals who do not reside with a spouse, then you can qualify for QMB, which covers co-payments and deductibles under Medicare Part A and Part B in addition to the benefits that are covered under the QI and SLMB programs. In Alabama, there is no resources or assets limit for QMB, SLMB, or QI. If you are not sure if you have Part A, look on your red, white, and blue Medicare card. It will show "Hospital (Part A)" on the lower left corner of the card. If you are still not sure, you can call Social Security toll-free at (800) 772-1213. You can go online to get more information about these programs from the Centers for Medicare & Medicaid Services (CMS) website www.medicare.gov and request "Get Help with Your Medicare Costs" (Publication No. CMS-10126). To apply for help under these programs, contact your local Medicaid District office

at 205-391-6760 or WARC's State Health **Insurance Assistance Program (SHIP) at** 205-333-2990.

You also may be able to get extra help paying for the annual deductibles, monthly premiums and prescription co-payments related to the Medicare prescription drug program (Part D). You may qualify for extra help through the LIS program if you have

limited income (set at 150% of the federal poverty level) and limited resources. These income and resource limits change each year. Unlike with the state QMB, SLMB, and QI programs, LIS income limits are based on household size that includes dependents in addition to your spouse and count all income, including interest and dividends, and the LIS program does have an asset limits (but that do not count your home, vehicles, and life insurance).

To inquire about and apply for LIS, contact West Alabama's SHIP at 205-333-2990 or go to www.ssa.gov.

If you have both Medicaid and Medicare or Medicare and Supplemental Security Income or if the state pays for your Medicare premiums through QMB, SLMB, or QI, you qualify automatically for full extra help and do not need to apply separately for LIS.

Signing up for Medicare

If you are already receiving Social Security or railroad retirement or disability benefits, you will receive information in the mail about Medicare about three months before the month in which your 65th birthday, and you will be enrolled in Medicare Parts A and B automatically unless you elect to turn down Part B coverage.

If you are not already getting retirement benefits, you should contact Social Security about three months before your 65th birthday to sign up for Medicare. You can sign up for Medicare even if you do not plan to retire at age 65.

Once you are enrolled in Medicare, you will receive a red, white, and blue Medicare card showing whether you have Part A, Part B, or both. Keep your card in a safe place so you will have it when you need it. If your card is ever lost or stolen, you can apply for a replacement card on the internet at www.socialsecurity.gov or call Social Security's toll-free number. You will also receive a "Medicare & You" (Publication No. CMS-10050) handbook that describes your Medicare benefits and Medicare plan choices.

Health Clinics & Organizations Health Organizations

Alabama Department of Rehabilitation Services

1400 James I. Harrison Jr. Pkwy E Ste. 300 Tuscaloosa, AL 35405 205-554-1300 www.rehab.alabama.gov

Alabama Eye Bank

500 Robert Jemison Rd. Birmingham, AL 35209 205-942-2120 or 800-423-7811 www.alabamaeyebank.org

Alabama Head Injury Foundation

3100 Lorna Rd. Ste. 203 Hoover, AL 35216 205-823-3818 or 800-433-8002 www.ahif.org

Alabama Organ Center

502 20th St. S Birmingham, AL 35233 205-731-9200 or 800-252-3677 www.alabamaorgancenter.org

American Cancer Society

1100 Ireland Way Ste. 300 Birmingham, AL 35205 205-879-2242 or 800-227-2345 www.cancer.org/about-us/local/ alabama.html

American Heart & Stroke Association

1449 Medical Park Dr.
Birmingham, AL 355213
205-510-1500
www.heart.org/heartorg
www.strokeassociation.org/strokeorg

American Kidney Fund

800-638-8299 www.kidneyfund.org

American Red Cross - Bibb

195 Hospital Dr. Centreville, AL 35042 205-758-3608 www.redcross.org

American Red Cross - Hale

988 Church St. Greensboro, AL 36744 205-523-3930

American Red Cross - Fayette & Lamar

601 Columbus Ave. Vernon, AL 35592 205-695-9573

American Red Cross -Tuscaloosa

2130 Paul W. Bryant Dr. Tuscaloosa, AL 35401 205-758-3608

Arthritis Foundation, Alabama Chapter

500 Office Pk. Dr. Ste. 200 Birmingham, AL 35223 205-381-4613 or 800-879-7896 www.arthritis.org/alabama

Asthma & Allergy Foundation of America

800-727-8462 www.aafa.org

Breast & Cervical Cancer Early Detection Program of Alabama

877-252-3324 www.alabamapublichealth.gov/ bandc/index.html

Cancer Information Service

800-422-6237 www.cancer.gov

Cancer Survivors Network

800-227-2345 www.csn.cancer.org

DCH Diabetes & Nutrition Education Center

DCH Annex 600 Bryant Dr. E Tuscaloosa, AL 35401 205-750-5260

Easter Seals West Alabama

1400 James I Harrison Jr. Pkwy. E Tuscaloosa, AL 35405 205-759-1211 or 800-726-1216 www.eswaweb.org

National Kidney Foundation

(Serving Alabama, Georgia and Mississippi) 270 Peachtree St. Ste. 1040 Atlanta, GA 30303 800-633-2339 www.kidney.org/offices/nkfserving-alabama-georgia-andmississippi

Rural Alabama Prevention Center

301 Prairie Ave. P.O. Box 786 Eutaw, AL 35462 205-372-3514 www.ruralalabamaprevention.org

Tuscaloosa County Diabetes Coalition

2350 Hargrove Rd. E. Tuscaloosa, AL 35405 205-554-4534 www.tuscaloosadiabetes.com

United Cerebral Palsy of West Alabama

1100 UCP Pkwy. Northport, AL 35476 205-345-3031 www.ucpwa.org

Kidney Dialysis Assistance

Depending on the availability of funds, limited emergency transportation assistance, and in some cases, emergency utilities assistance may be available. Assistance is provided after all other resources have been exhausted. Dialysis patients, persons with kidney problems and transplant recipients must meet specific qualifications. If assistance is needed, contact the social worker at your dialysis treatment center.

Davita Dialysis Clinic

Fayette County

2450 Temple Ave. N Fayette, AL 35555 205-932-8500 or 800-424-6589

Greene County

544 Hwy. 43 Eutaw, AL 35462 205-372-4000

Pickens County

289 William E Hill Dr. Ste. A Carrollton, AL 35447 205-367-1194

Tuscaloosa County

- 2401 Hospital Dr.
 Northport, AL 35476
 205-339-8882
 www.davita.com
- 805 Old Mill St.
 Tuscaloosa, AL 35401
 205-752-6363
- 220 15th St.
 Tuscaloosa, AL 35401
 205-345-6004

Hospitals

Bibb Medical Center

208 Pierson Ave. Centreville, AL 35042 205-926-4881 www.bibbmedicalcenter.com

Fayette Medical Center

1653 Temple Ave. N. Fayette, AL 35555 205-932-5966 www.dchsystem.com

Greene County Health System

509 Wilson Ave. Eutaw, AL 35462 205-372-3388 www.gcheutaw.com

Hale County Hospital

508 Greene St. Greensboro, AL 36744 334-624-3024 www.halecountyhospital.com

Pickens County Medical Center

241 Robert K. Wilson Dr. Carrollton, AL 35447 205-367-8111 www.pcmc.care

Tuscaloosa County

Bryce Hospital

1651 Ruby Tyler Pkwy. Tuscaloosa, AL 35404 205-507-8000 www.mh.alabama.gov

DCH Regional Medical Center

809 University Blvd. E Tuscaloosa, AL 35401 205-759-7111 www.dchsystem.com

Northport Medical Center

2700 Hospital Dr. Northport, AL 35476 205-333-4500 www.dchsystem.com

Tuscaloosa VA Medical Center

3701 Loop Rd. E Tuscaloosa, AL 35404 205-554-2000 www.tuscaloosa.va.gov

Health Clinics for Underinsured

Bibb County

Bibb Medical Associates

208 Pierson Ave. Centreville, AL 35042 205-926-4694 www.bibbmedicalcenter.com

Greene County

Whatley Health Services

200 Morrow Ave. Eutaw, AL 35462 205-372-0011 www.whatleyhealth.org

Hale County

Hale County Hospital Clinic 508 Greene St.

Greensboro, AL 36744 334-624-4442 www.halecountyhospital.com

Whatley Health Services Hale County Medical & Dental Center

800 Hall St. Greensboro, AL 36744 334-624-7270 www.whatleyhealth.org

Lamar County

Whatley Health Services Vernon Health Center

230 Hospital Dr. Vernon, AL 35592 205-695-0450 www.whatleyhealth.org

Pickens County

Whatley Health Services Carrollton

289 William E Hill Dr. Ste. C Carrollton, AL 35447 205-367-2455 www.whatleyhealth.org

Whatley Health Services Gordo

27340 Hwy 86 Gordo, AL 35466 205-364-7135 www.whatleyhealth.org

Tuscaloosa County

Five Horizons Health Services

2720 6th St. Tuscaloosa, AL 35401 205-759-8470 www.fivehorizons.org

Good Samaritan Clinic

3880 Watermelon Rd. Ste. A Northport, AL 35473 205-343-2212 www.gscclinic.org

Health Insurance Marketplace

800-318-2596 www.healthcare.gov

James O Ellis Health Center

3532 Greensboro Ave. Tuscaloosa, AL 35401 205-752-1087 www.whatleyhealth.org

Maude Whatley Health Center

2731 Martin Luther King Jr. Blvd. Tuscaloosa, AL 35401 205-758-6647 www.whatleyhealth.org

The University of Alabama Health Center

750 Peter Bryce Blvd. Tuscaloosa, AL 35401 205-348-6262 www.shc.ua.edu

Whatley Health Services Crescent East Health Center

4952 1st St. NE Tuscaloosa, AL 35404 205-556-6042 www.whatleyhealth.org

(See Also Public Health Departments listed on page 41)

Mental Health Care & Support

Bibb County

Indian Rivers Community Mental Health Center

2439 Main St. Brent, AL 35034 205-926-4681 www.irmhc.org

Fayette County

Northwest Alabama Mental Health Center

123 2nd Ave. NW Fayette, AL 35555 205-932-3216 1-800-489-3972 www.nwamhc.com

Greene County

West Alabama Mental Health Center

301 Prairie Ave. Eutaw, AL 35462 205-372-3106 or 800-239-2901 www.wamhc.org

Hale County

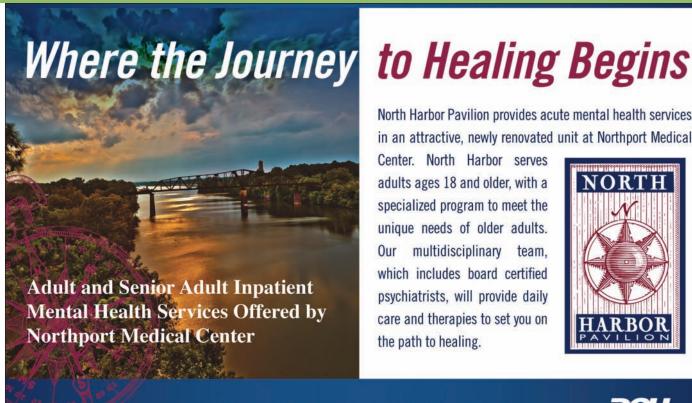
West Alabama Mental Health Center

401 1st St. Greensboro, AL 36744 334-624-4905 www.wamhc.org

Lamar County

Northwest Alabama Mental Health Center

1626 Cord 9 Vernon, AL 35592 205-695-9183 1-800-489-3975 www.nwamhc.com



North Harbor Pavilion provides acute mental health services in an attractive, newly renovated unit at Northport Medical

Center. North Harbor serves adults ages 18 and older, with a specialized program to meet the unique needs of older adults. Our multidisciplinary team, which includes board certified psychiatrists, will provide daily care and therapies to set you on the path to healing.



www.dchsystem.com/mentalhealth | (205) 330-3838



Pickens County

Indian Rivers Community Mental Health Center

890 Reform St. Carrollton, AL 35447 205-367-8032 www.irmhc.org

Tuscaloosa County

Ability Alliance of West Alabama

1002 McFarland Blvd. Ste. K Northport, AL 35476 205-333-1577 www.abilityalliance.info

Bryce Hospital

1651 Ruby Tyler Pkwy. Tuscaloosa, AL 35404 205-507-8000 www.mh.alabama.gov

Indian Rivers Community Mental Health Center

2209 9th St. Tuscaloosa, AL 35401 205-391-3131 www.irmhc.org

Mary S. Harper Geriatric **Psychiatry Center**

115 Harper Court Tuscaloosa, AL 35401 205-366-3010

NAMI Tuscaloosa

P.O. Box 20527 Tuscaloosa, AL 35401 205-334-1555 www.namialabama.org

North Harbor Pavilion

Northport Medical Center 2700 Hospital Drive Northport, AL 35476 205-330-3000 www.dchsystem.com

Dental Assistance

Low Cost & Discounted Dental Services

To find companies and discount plans that sell individual dental coverage, go to National Association of Dental Plans at www.nadp.org, dentalinsurance.com, or call 1-972-458-6998. Also, contact your health insurance company to inquire about separate dental plans they may offer.

Affordable Dentures -Dr. Kevin D. Hancock

1516 Skyland Blvd. E. Tuscaloosa, AL 35405 205-286-2749 or 1-800-DENTURE www.affordabledentures.com

Cahaba Medical Care Dental Clinic

260Walnut St. Centreville, AL 35042 205-926-4697 www.cahabamedicalcare.com/ dental-care

Good Samaritan Clinic

3880 Watermelon Rd. Ste. A Northport, AL 35473 205-343-2212 www.gscclinic.org

Hale County Dental Center 800 Hall St.

Greensboro, AL 36744 334-624-3342 www.whatleyhealth.org

Theodore R. Hendrix Dental Center

2731 Martin Luther King Jr. Blvd. Tuscaloosa, AL 35401 205-758-6647 www.whatleyhealth.org

UAB School of Dentistry

1919 7th Ave. S Rm. 406 Birmingham, AL 35233 205-934-2700 www.uab.edu/dentistry/home/ patients/become-a-patient

West Alabama Dental Center

149 Skyland Blvd. E. Tuscaloosa, AL 35405 205-345-8859 www.westalabamadental.com



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- · Valid Driver License or non-driver identification card.
- Current phone service.
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- Meet income requirements for household.

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AIDB.org/Tusc-ATAP or by Calling 205-345-2883



Are You Blind or Visually Impaired? Are You Deaf or Hard of Hearing?

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- Assistive Technology
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- Advocacy
- Case Management
- Center-based Classes
- Braille Training
- Braille Production
- Non-Clinical Counseling
- Recreation
- Special Programs
- Support Groups
- Social Services
- Transportation
- Sign Language Classes
- Lending Library
- Community Video Phone
- Consumer Education Workshops





2412 Skyland Blvd E., Tuscaloosa, AL 35405 205-345-2883 AIDB.org/Tuscaloosa

Hearing Assistance

*Eligible veterans should contact the Veterans Administration for hearing services offered.

Hear Now Starkey Hearing Foundation (ask for "Hear Now")
1-800-328-8602
www.starkeyhearingfoundation.
org/hear-now

Alabama Institute for Deaf & Blind (AIDB)

Tuscaloosa Regional Center 2412 Skyland Blvd. E. Tuscaloosa, AL 35405 205-345-2883 www.aidb.org

Ascent Audiology & Hearing 1800 N. McFarland Blvd. Ste. 330

Tuscaloosa, AL 35406 205-523-8199 www.ascentaudiologytuscaloosa.com

Beltone

1701 McFarland Blvd. E Ste. 207 Tuscaloosa, AL 35404 205-340-5421 www.beltoneaudiology.com

Bibles on Tape or CDs

Aurora Ministries Bradenton, FL 941-748-3031 www.auroraministries.org

Holmes Hearing Services

Dr. Georgia W. Rhodes Hale County Hospital 508 Green St. Greensboro, AL 36744 334-300-2691

Kabel Hearing Center

1800 McFarland Blvd. E Ste. 303 Tuscaloosa, AL 35404 888-760-6067 www.kabelhearing.com

Pattillo Balance & Hearing Center

515 Hargrove Rd. E. Tuscaloosa, AL 35401 205-345-9351 or 205-409-4717 www.pattillohearingtuscaloosa.com

University of Alabama Speech & Hearing Center

700 University Blvd. E Tuscaloosa, AL 35487 205-348-7131 www.cd.ua.edu/speech-andhearing-center

Vocational Rehabilitation Services (Blind/Deaf Program) and OASIS

1400 James I Harrison Jr. Pkwy. E. Ste. 300 Tuscaloosa, AL 35405 205-554-1300 800-441-7607

Medical Alert Systems

Acadian on Call

1-877-477-6507

www.acadianoncall.com

*You can get a discount with a referral through the Area Agency on Aging. Call 1-800-432-5030

ADT

1-800-863-8186 www.adt.com

Alert 1 Medical Alert Systems

866-802-3676 ext. 3418 408-744-3422 www.alert1.com

CVS Medical Alert System

1-800-283-2300 www.medicalalertsystem.com

Life Alert

1-800-360-0329 www.lifealert.com

Life Button

1-855-566-9111 www.lifebutton24.com

LifeWatch USA

1-800-716-1433 www.lifewatch-usa.com

Medical Guardian

1-800-668-9200 www.medicalguardian.com

Pioneer Emergency Response Services

1-800-824-8844 www.pioneeremergency.com

Phillips Lifeline

1-855-332-7799 www.lifelinesys.com

Medical Supplies

DCH Home Medical Equipment

809 University Blvd. E. Tuscaloosa, AL 35401 205-330-3177 www.dchsystem.com

DME Services, LLC.

3600 5th Ave. S Birmingham, AL 35222 205-591-4792 www.durablemedicalequipment.net

Howard Instruments. Inc.

3102 Greensboro Ave. Ste. B4 Tuscaloosa, AL 35401 205-758-9083 www.howardinstruments.com

Med-South, Inc.

400 McFarland Blvd. Ste. G Northport, AL 35476 205-339-8013 or 800-891-0951 www.medsouthinc.net

Norris Limb & Brace

1020 McFarland Blvd. Northport, AL 35476 205-333-1020

Nutritional Parenteral Home Care

500 Paul Bryant Dr. E #B Tuscaloosa, AL 35401 205-345-4566

The Acadian On Call Mobile + Fall Detection emergency alert pendant offers fall detection, GPS and WiFi technologies. GPS Light Flashes When Locating Up to 5 Days Per Charge Fall Detection Included GPS & Cellular Triangulation WiFi Location Technologies AT&T Cellular Service (Included) 2-Way Voice Through Pendant Acadian Total Security.com | 1-855-ACADIAN (222-3426) Acadian Total Security is a division of Acadian Ambulance Service.

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Specialized Medical Devices

518 Paul Bryant Dr. E Tuscaloosa, AL 35401 205-345-6880 www.smdrespiratory.com

YD Home Medical (Fayette)

- 314 2nd Ave. SE Fayette, AL 35555 205-932-5221 www.yddme.com
- 405 Conti St.
 York, AL 36925
 205-392-5911

Pharmacies

Bibb County

Curren Pharmacy

22586 AL-216 McCalla, AL 35111 205-477-7797 www.currenpharmacy.com

CVS Pharmacy Centreville/Brent

155 Birmingham Rd. Centreville, AL 35042 205-926-4654 www.cvs.com

J&S Drugs

1130 Walnut St. Centreville, AL 35042 205-926-7621

Jacks Discount Pharmacy

23010 AL-5 West Blocton, AL 35184 205-938-9588 www.jacksdiscountpharmacy.com

Mills Pharmacy

4750 Eastern Valley Rd. McCalla, AL 35111 205-477-1007 www.millspharmacies.com

Walmart Pharmacy

10675 AL-5 Brent, AL 35034 205-926-6553 www.walmart.com

Woodstock Drugs

28891 AL-5 Woodstock, AL 35188 205-938-9221

Fayette County

Berry Discount Pharmacy

31 Depot St. Berry, AL 35546 205-689-4777

Bolling Pharmacy

101 Temple Ave. S. Fayette, AL 35555 205-932-4513 www.bollingpharmacy.com

Cannon Apothecary

106 16th St. NE Fayette, AL 35555 205-932-8969

Debbie's Drugs

1716 Temple Ave. N. Fayette, AL 35555 205-932-7455

Fred's Xpress Pharmacy

1128 2nd Ave. NE Fayette, AL 35555 205-932-5400 www.fredsmeds.com

Walmart Pharmacy

3186 Hwy 171 N Fayette, AL 35555 205-932-2737 www.walmart.com

Greene County

Get Well Drug & Dollar

206 Greensboro Ave. Eutaw, AL 35462 205-372-3346 www.getwelldrug.com

Mills Pharmacy

306 Morrow Ave. Eutaw, AL 35462 205-372-0500 www.millspharmacies.com

York Drug Rx Health Mart Pharmacy

583 4th Ave. York, AL 36925 205-725-8118

Hale County

CVS Pharmacy

675 Tuscaloosa St. Greensboro, AL 36744 334-624-8874 www.cvs.com

Boone's Pharmacy

850 Tuscaloosa St. Greensboro, AL 36744 334-624-7151

Harland Drugs

16061 AL-69 Moundville, AL 35474 205-371-9031

KC Drug

40870 Hwy 69 Ste. D Moundville, AL 35474 205-371-8755 www.kcdrug.co

Lamar County

Durham Pharmacy

44984 AL-17 Vernon, AL 35592 205-695-9611 www.durhampharmacy.com

Family Health Pharmacy

55298 AL-17 Sulligent, AL 35586 205-698-9770 www.mygnp.com

Fred's Pharmacy

9574 AL-18 Vernon, AL 35592 205-695-1195 www.fredsmeds.com

Joe Golden Drug

13532 AL-96 Millport, AL 35576 205-662-3817

Pickens County

Carrollton Drugs

25700 AL-17 Carrollton, AL 35447 205-367-2476

CVS Pharmacy

- 113 3rd St. SE
 Aliceville, AL 35442
 205-373-8475
 www.cvs.com
- Hwy 82 S.
 Gordo, AL 35466
 205-364-7133

Fred's Pharmacy

609 1st Ave. W Reform, AL 35481 205-375-6401 www.fredsmeds.com

Gentry Drugs

551 Memorial Pkwy. Aliceville, AL 35442 205-373-6688

H & W Apothecary

211 1st St. S Reform, AL 35481 205-828-0047

Tuscaloosa County

BriovaRx Infusion Services 206, Inc.

500 B Paul W. Bryant Dr. E Tuscaloosa, AL 35401 205-345-4566 www.briovarx.com

15th Street Pharmacy

445 15th St. E Tuscaloosa, AL 35401 205-345-3180 www.dutchpharmacy. net/15thstreetpharmacy

CVS Pharmacy

- 808 Veterans Memorial Pkwy. Tuscaloosa, AL 35401 205-345-0531 www.cvs.com
- 1901 13th Ave. E
 (Inside Target)
 Tuscaloosa, AL 35404
 205-556-5731
- 3302 15th St. Tuscaloosa, AL 35401 205-349-4115
- 1910 McFarland Blvd. Northport, AL 35476 205-339-3819
- 4715 Rice Mine Rd. NE Tuscaloosa, AL 35406 205-345-3455
- 4260 University Blvd. E Tuscaloosa, AL 35404 205-556-3031
- 8700 Hwy 69 S Tuscaloosa, AL 35405 205-342-1401
- 4280 Mitt Larry Rd. Northport, AL 35475 205-339-0415
- 1218 University Blvd. Tuscaloosa, AL 35401 205-349-2660

Druid City Vital Care

611 McFarland Blvd. Ste. C Northport, AL 35476 205-523-4863 www.druidcityvitalcare.com

Dunkin's Pharmacy

7700 AL-69 S Ste. A Tuscaloosa, AL 35405 205-345-4410 www.dutchpharmacy.net/ dunkins-pharmacy

Family Pharmacy of Northport

110 Mitt Lary Rd. Northport, AL 35475 205-409-9777 www.familypharmacyofnorthport.com

Mills Pharmacy

16114 Hwy. 216 Brookwood, AL 35444 205-556-1600 www.millspharmacies.com

Northport (Colburn's) Pharmacy

909 McFarland Blvd. Northport, AL 35476 205-339-5800 www.northportpharmacy.com

Northside Pharmacy

19039 Hwy 43 N Ste. D Northport, AL 35475 205-330-7704

Jann's Pharmacy

1825 McFarland Blvd. N Ste. 2 Tuscaloosa, AL 35406 205-752-2045 www.jannspharmacy.com

Publix Pharmacy

- 1101 Southview Ln. Tuscaloosa, AL 35405 205-247-7715 www.publix.com
- 2300 McFarland Blvd. Northport, AL 35476 205-339-4388
- 4851 Rice Mine Rd. NE #200 Tuscaloosa, AL 35406 205-247-4721

Sams Club Pharmacy

1401 Skyland Blvd. E Tuscaloosa, AL 35405 205-345-2016 www.samsclub.com

The Pharmacy at Midtown

1800 McFarland Blvd. E Ste. 334 Tuscaloosa, AL 35404 205-752-0627 www.pharmacymidtown.com

Tuscaloosa Drug Company

Capstone

1236 McFarland Blvd. NE Tuscaloosa, AL 35406 205-469-9669 www.tuscaloosadrugcompany.com

Five Points

4301 Veterans Memorial Pkwy. Tuscaloosa, AL 35404 205-248-2220

North

13620 Hwy. 43 N Ste. A Northport, AL 35475 205-409-6410

VA Medical Center Pharmacy

3701 Loop Rd. E Bldg. 135 Tuscaloosa, AL 35404 205-554-2000

Walgreens Phamacy

- Jim Myers Drug
 3325 University Blvd. E
 Tuscaloosa, AL 35404
 205-556-3800
 www.walgreenspharmacy.com
- 1520 McFarland Blvd. N Tuscaloosa, AL 35406 205-759-1501

DCH Towers

701 University Blvd. E Ste. M04 Tuscaloosa, AL 35401 205-750-0041

Maude Whatley

2731 MLK Jr Blvd. Tuscaloosa, AL 35401 205-345-1197

Meadowbrook Shopping Center

2306 McFarland Blvd. E Tuscaloosa, AL 35404 205-345-2660

Northport

3107 Lurleen B Wallace Blvd. Northport, AL 35476 205-333-9343

Northwood Shopping Center 2300 McFarland Blvd. Northport, AL 35476

205-339-2700

Skyland Plaza

4400 University Blvd. E Tuscaloosa, AL 35404 205-553-6188

Taylorville

8701 AL-69 S Tuscaloosa, AL 35405 205-758-1684

- 600 Skyland Blvd. E Tuscaloosa, AL 35405 205-759-1103
- 4200 McFarland Blvd. E Tuscaloosa, AL 35405 205-759-1103
- 2916 University Blvd. E Tuscaloosa, AL 35404 205-553-0232
- 521 University Blvd. E Tuscaloosa, AL 35401 205-758-4423
- 3206 15th St.
 Tuscaloosa, AL 35401
 205-349-1330

Walmart Pharmacy

- Neighborhood Market 4201 Hargrove Rd. E Tuscaloosa, AL 35405 205-632-6150 www.walmart.com
- Neighborhood Market 1660 McFarland Blvd. Northport, AL 35476 205-861-1262
- 1501 Skyland Blvd. E Tuscaloosa, AL 35405 205-345-4047
- 5710 McFarland Blvd. Northport, AL 35476 205-333-7873

Winn-Dixie Pharmacy

- 13620 Hwy. 43 N
 Northport, AL 35475
 205-333-0678
 www.winndixie.com
- 9750 Hwy. 69 S Tuscaloosa, AL 35405 205-366-9626
- 4205 University Blvd. E Tuscaloosa, AL 35404 205-553-9477
- 10 McFarland Blvd. Northport, AL 35476 205-345-2755

Physical Therapy

Bibb County

Bibb Medical Center

208 Pierson Ave. Centreville, AL 35042 205-926-3261 www.bibbmedicalcenter.com

CURRENT MEDICATIONS

ALLERGY

The medications you take are a very important part of your health information. Please fill out this medication list (or have your caregiver complete it) and discuss it with your medical provider. Also, bring this list with you to doctor appointments and when you go to the hospital. If you need more space to list your medications, copy this form or use a blank piece of paper.

PATIENT NAME:_____ PRIMARY CARE DOCTOR:_____

IMMUNIZATION AND VACCINES

TYPES OF REACTION

(drug name or food)	(e	.g., ras	h)	4								
				-	Last P	neumonia '	Vaccii	ne:	Las	t Shingle:	s Vaccir	e:
					Last Flu Shot:				Other:			
f a medication is stopped,	draw a si	ngle lii	ne throug	h it	and wi	rite in the o	late t	he medica	tion	was stop	ped.	
PRECRIPTION DRUG NAM (e.g., Atenolol)		STRENGTH (e.g., 5 mg)		ctions ablet daily)		PRESCRIBING DOCTOR (e.g., Dr. Doe)		(e.g., CVS		REASO MEDICA (e.g., h	ATION	DATE STOPPE
									5			
					-							
			i.									
OVER THE COUNTER MEDICATIONS (e.g., Aspirin)		STRENGTH (e.g., 325 mg)		DIRECTIONS (e.g., 1 tablet d			REASON FOR M (e.g., blood)				DATE	STOPPED
			1									
HERBALS, VITAMINS, MINERALS, ETC. (e.g., Vitamin B12)		STRENGTH (e.g., 300 mg)		DIRECT (e.g., 1 caps		ACTORDOS PERSONAL	REASON FOR M (e.g. low				DATE	STOPPED
						2						
PHARMACY NAME AN	D PHON	IE NU	JMBER:			•						

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Encore Rehabilitation

122 Walnut St. Brent, AL 35034 205-926-5343 www.encorerehab.com

Renew Physical Therapy

10452 Hwy. 5 Ste. D Brent, AL 35034 205-316-9207

Fayette County

Encore Rehabilitation

1793 Temple Ave. N Fayette, AL 35555 205-904-8228 www.encorerehab.com

Fayette Medical Center

1653 Temple Ave. N Fayette, AL 35555 205-932-5966 www.dchsystem.com

Greene County

Greene County Health Systems

509 Wilson Ave. Eutaw, AL 35462 205-372-3388 www.gcheutaw.com

Hale County

Helping Hands Therapy

1502 Main St. Greensboro, AL 36744 334-624-3950 www.helpinghands-therapy.com

Hale County Hospital Outpatient Physical Therapy

508 Greene St. Greensboro, AL 36744 334-624-1713 www.halecountyhospital.com

Fayette Medical Center

Rehabilitation ServicesPhone: (205) 932-1196 Fax: (205) 932-1240



Physical Therapy - Occupational Therapy - Speech Therapy

Lamar County

Encore Rehabilitation

44992 AL-17 Ste. 4 Vernon, AL 35592 205-695-0689 www.encorerehab.com

Renew Physical Therapy

314 Columbus Ave. NW Vernon, AL 35592 205-695-5111 www.renewrehabandwellness.com

Pickens County

Encore Rehabilitation

219 Industrial Park St. Gordo, AL 35466 205-364-1003 www.encorerehab.com

Pickens County Medical Center

241 Robert K Wilson Dr. Carrollton, AL 35447 205-367-8111 ext. 149 www.pcmc.care

Tuscaloosa County

Aptor

526 14th St. Tuscaloosa, AL 35401 205-345-4441 www.aptorrehabservices.com

Aspire Physical Recovery Center of West Alabama, LLC.

2400 Hospital Dr. Northport, AL 35476 205-330-8412 www.aspirephysicalrecovery.com

Champion Sports Medicine

2700 University Blvd. Ste. A Tuscaloosa, AL 35401 205-752-2266 www.csmsportsmedicine.com

DCH Rehabilitation Pavillion

2700 Hospital Dr. Northport, AL 35476 205-333-4900 www.dchsystem.com

DCH Physical Rehabilitation

1050 Ruby Tyler Pkwy. Tuscaloosa, AL 35404 205-759-7860 www.dchsystem.com

Drayer Physical Therapy Institute

- 401 Peter Bryce Blvd. Tuscaloosa, AL 35401 205-348-3904 www.drayerpt.com
- 1781 B Commons North Loop Tuscaloosa, AL 35406 205-752-0845

Encore Rehabilitation

- 92 McFarland Blvd. Northport, AL 35476 205-344-9161 www.encorerehab.com
- 6561 AL-69 S Ste. A Tuscaloosa, AL 35405 205-722-1036

Fowler Sports Medicine and Orthopedics

100 Rice Mine Rd. Loop Ste. 205 Tuscaloosa, AL 35406 205-752-1800 www.fowlersportsmedicine.com

Fyzical Therapy & Balance Center

1300 McFarland Blvd. NE Tuscaloosa, AL 35406 205-343-7711 www.fyzical.com/tuscaloosa

Innercare Physical Therapy

100 Town Center Blvd. Ste. 200 Tuscaloosa, AL 35406 205-752-1650

Northport Medical Center

2700 Hospital Dr. Northport, AL 35476 205-333-4900 (Inpatient and Outpatient) www.dchsystem.com

North River Therapy

400 McFarland Blvd. Ste. F Northport, AL 35476 205-333-5351 www.northrivertherapy.com

Professional Therapy Services

1110 15th St. Ste. C Tuscaloosa, AL 35401 205-758-0053 www.professionaltherapyservices.net

Trinity Physical Therapy

7402 Hwy 69 S Ste. G Tuscaloosa, AL 35405 205-758-5832 www.trinityphysicaltherapy.com

Tuscaloosa Rehabilitation and **Hand Center**

5690 Watermelon Rd. Ste. 100 Northport, AL 35473 205-759-2211 www.trahc.net

Caring. For life.



DCH Rehabilitation Pavilion

West Alabama's *only* hospital-based inpatient physical rehabilitation program



- ♦ We use a team approach to patient care, working together to establish a plan of care based on your individual goals and medical needs.
- Our team members provide direct care each day, and include rehabilitation physicians, RNs, physical and occupational therapists, and speech/language pathologists.
- Our rehabilitation physician consults with other doctors as needed.
- A medical response team is on site and available at all times. Lab, radiology, respiratory therapy and cardiac monitoring are available.
- Large gym with state-of-the-art equipment and simulated home/ community environments designed to help you increase independence.

Located on the campus of Northport Medical Center.

For a tour of our facility, contact our Admissions/Care Coordinators

at 205-333-4358.



www.dchsystem.com/rehabpavilion

University Orthopedic & Clinic

- 400 Paul W. Bryant Dr. E Tuscaloosa, AL 35401 205-345-0192 www.uocortho.com
- 2702 Hospital Dr. Ste. 101 Northport, AL 35476 205-345-0192

VA Medical Center

3701 Loop Rd. E Bldg. 38 Tuscaloosa, AL 35404 205-554-2000 ext. 2612, 3712 www.tuscaloosa.va.gov

Substance Abuse Assistance Support Groups

Fayette County

Celebrate Recovery

Fayette First United Methodist Church 412 Temple Ave. N Fayette, AL 35555 205-932-5544 www.fayettefirstumc.org/ celebrate-recovery.html

Pickens County

Celebrate Recovery

1st United Methodist Church of Aliceville 307 3rd Ave. NE Aliceville, AL 35442 205-242-2505

Tuscaloosa County

Alcoholics Anonymous

2025 Jack Warner Pkwy Tuscaloosa, AL 35401 www.tuscaloosa-aa.org

Al Anon Family Groups Help and Hope for Family & Friends of Alcoholics

1-888-4-AL-ANON (1-888-425-2666) www.al-anon.org

Celebrate Recovery

Chapel Hill Baptist Church 8790 Hwy 43 N Northport, AL 35473 205-339-4071

Celebrate Recovery

The Church at Tuscaloosa 6120 Watermelon Rd. Northport, AL 35473 205-759-8063

Celebrate Recovery

Union Chapel UMC 5400 Hwy 69 N Northport, AL 35475 205-339-4278

Treatment

Alabama Treatment Options

1-877-413-6436

A Woman's Place (for women only)

2209 9th St. Tuscaloosa, AL 35401 205-391-3131

Alcohol & Abuse Helpline

2311 21st St. E Tuscaloosa, AL 35404 205-554-0300

A Reprieve for Women

14332 Hwy 69 S Tuscaloosa, AL 35405 205-409-9042

Bradford Health Services

515 Energy Center Blvd. Northport, AL 35473 205-750-0227 or 800-891-9673 www.bradfordhealth.com

Indian Rivers Community Mental Health Center

- Bibb County
 2439 Main St.
 Brent, AL 35034
 205-926-4681
 www.irmhc.org
- Pickens County 890 Reform St. Carrollton, AL 35447 205-367-8032
- Tuscaloosa County 2209 9th St. Tuscaloosa, AL 35401 205-391-3131

Northwest Alabama Mental Health Center

- Fayette County Office
 123 2nd Ave. NW
 Fayette, AL 35555
 205-932-3216
 800-489-3972
- Lamar County Office 141 2nd Ave. NW Vernon, AL 35592 205-695-9183 800-489-3972

Phoenix House

700 35th Ave. Tuscaloosa, AL 35401 205-758-3867 www.phoenixhousetuscaloosa.com

Substance Abuse & Mental Health Services Administration

800-662-4357 www.findtreatment.samhsa.gov

West Alabama Mental Health Center

401 1st St. Greensboro, AL 36744 334-624-4905

Vision Assistance

*Eligible veterans should contact the Veterans Administration for vision services offered.

Alabama Regional Library for the Blind & Physically Handicapped

6030 Monticello Dr. Montgomery, AL 36130 1-334-421-3900 or 1-800-723-8459

This organization provides books on tape, tape players, and other accessories (amplifiers, headphones, pillow talker, etc.) for the blind or physically handicapped. Postage is free, both coming and going. A physician's signature is required. Amplifiers require an additional note from the physician.

Aurora Ministries

941-748-3031 www.auroraministries.org

A non-profit, nondenominational agency provides audio Bibles free to those who are visually impaired or have physical disabilities which impede reading. This service is provided to qualified individuals, organizations, agencies, libraries and health care professionals who work with visually-impaired and print-handicapped individuals who cannot hold a book due to stroke or other disabilities. The complete Bible in English is available in MP3 format. It will play on most computers, DVD and MP3 players, and on most MP3 compatible CD players. The New Testament is available on audio cassettes in nearly 70 languages. The Old Testament or portions of it are available in several languages. For those who qualify, the International Children's Bible is available in a translation designed especially for children.

Eligibility Criteria:

- 1. Vision in better eye is 20/200 or less with corrective glasses, or widest diameter of visual field is no greater than 20 degrees.
- 2. Cannot see well enough or focus long enough to read standard print with glasses.
- 3. Reading disability resulting from organic dysfunction.

4. A statement from a doctor, nurse, nursing home social worker, rehabilitation worker, rehabilitation teacher, or librarian that states the applicant cannot read normal print.

Seniors EyeCare Program

877-887-6327

www.eyecareamerica.org

The Seniors EyeCare Program ensures that every senior has access to medical eye care and promotes annual, dilated eye exams. It raises awareness about age-related eye disease, including cataracts, provides free eye care, educational materials and facilitates access to eye care - with no out-of-pocket cost.

By age 65, one in three Americans has some form of vision-impairing eye disease. Most do not know it because there are often no warning signs and they assume poor sight is a natural part of growing older. By detecting and treating eye disease early through annual, dilated eye exams, seniors can preserve their sight.

Seniors EyeCare Program serves people who are US citizens or legal residents, are age 65 or older, have not seen an ophthalmologist in three or more years, and are not participants of an HMO or the VA. People eligible for a referral through the program receive a comprehensive, medical eye exam and up to one year of treatment, at no out-of-pocket cost, for any disease diagnosed during the initial exam. Volunteer ophthalmologists accept Medicare and other insurance reimbursements as payment in full; patients without insurance receive care at no charge.

Call one of EyeCare America's 7,500+ volunteer ophthalmologists nationwide to request free eye care educational materials and to determine if you qualify. EyeCare America offers multiple eye care programs for which individuals may qualify. Callers will automatically be screened to determine the program that provides the most appropriate eye care services.

Callers who have not had an eye exam in the past 12 months and are at increased risk for glaucoma may be eligible for a glaucoma eye exam through the Glaucoma EyeCare Program. Eyeglasses, prescription drugs, hospital services and the fees of other medical professionals are excluded.

Older Alabamians System of Information and Services (OASIS)

1305 James I Harrison Pkwy. E. Tuscaloosa, AL 35405 205-554-1300 or 1-800-441-7607

The Alabama Department of Rehabilitation Services' OASIS Program is dedicated to renewing independent and rewarding lifestyles for Alabama's older adults who have vision problems. OASIS provides low-vision exams and aids, mobility instruction, adaptive equipment, instruction in independent living skills, and evaluation and referrals.

A program of services is designed to meet your personal goals and objectives. Mobility specialists train you to become independent outside the home. OASIS rehabilitation teachers are experienced in helping you learn new or adaptive methods of performing day-to-day activities such as meal preparation, money identification and management, reading adaptations and communication skills.

Services are free and are available regardless of your financial need. If you are 55 years or older and are experiencing visual problems, contact an OASIS service site.

Additional Assistance

Alabama Institute for Deaf and Blind Tuscaloosa Regional Center

2412 Skyland Blvd. E Tuscaloosa, AL 35405 205-345-2883 www.aidb.org



There's a lot to love here.

We think personalized care is part of aging well.

With transportation, healthy options for meals, personalized services and trained staff, our Assisted Living communities will help Mom with the care she needs.

Brookdale Northport

Assisted Living | Alzheimer's & Dementia Care 951 Rose Drive | Northport, Alabama 35476 | (205) 330-1700

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Bringing New Life to Senior Living*



brookdale.com



Alabama Family Trust

By Clayton Davis, Attorney at Law and President of the Board of Trustees of the Alabama Family Trust

The Alabama Family Trust is a pooled special needs trust established by law by the Alabama Legislature to provide a means for disabled beneficiaries of any age who receive SSI, Medicaid, and other means-tested government benefits to have the benefit of the use of a fund of money to supplement what is already covered by government benefits without losing eligibility for these programs.

In some cases, an individual with disabilities who is already eligible for SSI, Medicaid, or some other means tested program receives a settlement, verdict, or an inheritance that if left in the name of the individual would cause disqualification from these programs.

In other cases, an individual may have some existing savings, but an income below the limit for SSI or some other means-tested program. The individual could become eligible for Medicaid by spending all the savings on medical expenses that could have been covered by Medicaid, after which he or she would have no funds to pay for medical expenses, such as dental and hearing, or to purchase a vehicle or an prepaid funeral and burial arrangement.

In both these sorts of cases, Federal law allows the individual to place these funds in a first-party pooled special needs trust such as the Alabama Family Trust without losing these benefits, and to use these funds through the trust to pay for things and that individual needs or wants that would improve his or her quality of life that are not otherwise covered by SSI, Medicaid, or other government benefits.

If the source of the funds for the trust is the individual (or his or her spouse) who will be the life beneficiary of the pooled special needs trust, then the trust is considered a first-party special needs trust, and the balance, if any, remaining in the trust at death is required by federal law to be used to repay Medicaid for benefits incurred by the individual during his or her lifetime before the balance, if any, is distributed to the remainder beneficiaries named in the trust.

If, on the other hand, the source of the funds is someone other than the individual; life beneficiary of the trust or is a testamentary special needs trust of the spouse, then the trust is considered a third-party special needs trust, and no repayment to Medicaid is required at the death of the life beneficiary. This is

especially useful for parents and grandparents who want to supplement the support for a disabled child or grandchild without jeopardizing the beneficiary's AI or Medicaid eligibility.

The Alabama Family Trust serves as trustee and manages approximately \$30 million dollars in assets for hundred of Alabama persons with disabilities. A person other than the individual life beneficiary or his or her spouse must be named by the settler of the trust to serve as co-trustee, who is then allowed to request payment on behalf of the life beneficiary for goods and services that would improve the life of the life beneficiary, but that are not otherwise covered by government benefits. All distributions from the trust must be for the sole benefit of the life beneficiary and must be authorized by the Alabama Family Trust as trustee. In cases in which the life beneficiary is eligible for SSI, the trust cannot be used to pay for food and shelter costs. Some of the common items that can be paid from the trust are telephone and cable charges, transportation, private room changes in the nursing home that are not paid by Medicaid, prepaid funeral and burial arrangements, a vehicle and the expenses associated with the operation of the vehicle, dental and hearing services, special schooling, furniture, clothing, hair care, storage charges, additional sitters to care for the life beneficiary at home that are not already provided through the Medicaid waiver, the upkeep of property that is subject to a Medicaid lien while it is on the market for sale, and the nursing home charges that must be paid by the life beneficiary during a Medicaid penalty period caused by a prior uncompensated transfer of assets during the five years prior to an application for nursing home Medicaid benefits.

The Alabama Family Trust accepts trust of as little as \$1500 as an initial deposit. In the case of a first-party special needs trust that will be funded by assets of the life beneficiary, the trust should be establish while the life beneficiary still has funds to place in the trust.

For more information on how to establish a special needs trust for yourself, for a disabled parent, child, grandchild, or other family member, or for someone whom you serve as agent under a durable power of attorney or as conservator, visit www.alabamafamilytrust. com or contact the Alabama Family Trust at 844-238-4630.

100 PLANNING AHEAD



Hospice Care

Alabama Hospice Care

971 Fairfax Park Ste. A Tuscaloosa, AL 35405 205-633-3705 www.lhcgroup.com

Alacare

5710 Watermelon Rd. Ste. 310 Northport, AL 35473 205-345-5145 www.alacare.com

Amedisys Hospice Care

1300 McFarland Blvd. NE Ste. 340 Tuscaloosa, AL 35406 205-345-4907 www.amedisys.com

Comfort Care Hospice

2314 11th St. Tuscaloosa, AL 35401 205-650-3060 www.comfortcarehospice.com

Hospice of West Alabama

3851 Loop Rd. Tuscaloosa, AL 35404 205-523-0101 www.hospiceofwestalabama.com

Journey Hospice

4930 Rice Mine Rd. NE Ste. 103 Tuscaloosa, AL 35406 205-349-3065 www.journeyhospice.com

Southern Care New Beacon Hospice

3835 Watermelon Rd. Ste. 3 & 4 Northport, AL 35473 205-469-0273 www.southerncarenewbeacon.com

Funeral & Memorial Services

Bibb County

Cahaba Memorial Funeral Chapel

100 Partridge St. Brent, AL 35034 205-926-4362

Rockco Funeral Home

805 Birmingham Rd. Centreville, AL 35042 205-926-4876 www.dignitymemorial.com

Fayette County

Nelson Funeral Home

3659 Hwy. 171 N Fayette, AL 35555 205-932-8961 www.nelsonfuneralhome.org

Norwood Chapel Funeral Home

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Magnolia Chapel Funeral Homes

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 Northport, AL 35473
 205-339-2600
 www.magnoliafh.com
- 6100 Old Greensboro Rd. Tuscaloosa, AL 35405 205-752-2005

Memory Chapel Funeral Home & Gardens

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Northport Funeral & Cremation Service

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Rainey Mortuary Service

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Rollins Mortuary

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Sunset Funeral Home & Memorial Park

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Tuscaloosa Memorial Park & Chapel

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Williams Service Funeral Home

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Wills Funeral Services, Inc.

701 Martin Luther King Jr. Blvd. Northport, AL 35476 205-758-3444 www.willsfuneralservice.com

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Planning Ahead: Why It's Necessary and How to Do It

By Allyson Gold & Camille Weeks of the University of Alabama Elder Law Clinic

reating an estate plan can seem like a daunting task, only necessary for the privileged few. Maybe it feels like you don't have much of an "estate" to plan for, or your wishes are so straight forward they don't need special documents. Thinking about what will happen at the end of your life can be uncomfortable, but creating a plan can answer many more questions than just what happens to your property at your death. In fact, failing to plan can have a ripple effect of unintended consequences in many areas of your life. Take the story of Robert and Ann, for example. Robert and Ann met and got married in their thirties. Together, they raised one son, Tim. Ann also had a daughter from a previous marriage, Claire, who Robert came to know and love as his own; although he never legally adopted Claire. Robert and Ann worked hard and lived comfortably, but didn't consider themselves wealthy by any means. They had a small house, which they owned jointly, and a car, which was titled only in Robert's name. Robert and Ann each had a modest retirement account and kept a joint bank account. Robert owned some antique rifles he hoped to give to his children one day, and Ann took special care of her engagement ring to one day pass to her daughter.

Robert also had an interest in 20 acres of farming property that he and his 3 siblings inherited from their father, who died without leaving a Will. The land is very important to Robert, and he doesn't want to see it "leave the family."

Robert was generally healthy, but Ann had a stroke a few years ago, resulting in partial paralysis on her left side and some cognitive difficulties. She was very reliant on Robert and would not have been able to live alone. The family was shocked when Robert suffered from a sudden massive heart attack and passed away.

Neither Robert nor Ann had prepared a Will, Durable Power of Attorney, Power of Attorney for Health Care, or an Advance Directive for Health Care. Both felt that their estates would be small and uncomplicated. They wanted to execute the documents, but preferred not to think about this aspect of the future and kept putting it off.

1. Since Robert died without a Will, who is entitled to inherit his property?

Robert died intestate, which means he died without leaving a Will. All states have laws in place that dictate what happens to the property of a deceased person when there is no Will. These laws vary from state to state. Under Alabama law, who gets what depends on which relatives survived the deceased person.

In this particular case, Robert was survived by a spouse, Ann, and one biological child, Tim. According to Alabama law, Ann would receive the first \$50,000 of Robert's estate, plus one half of the remainder of the estate. Robert's son Tim would receive the other half. The intestacy laws of Alabama only provide for legal children. This includes biological and adopted children, but does not include step-children. Without a Will, Claire is not entitled to inherit any portion of Robert's estate.

Ann may receive the property that she and Robert owned jointly, but this depends on the specific language used to title the property. If Robert and Ann held the property as joint tenants with the right of survivorship, Ann would automatically receive her share of the property upon Robert's death. If Robert and Ann held the property as tenants in common, Robert's share would not automatically pass to Ann but would instead become part of his estate.

2. What will happen to Ann now that Robert can no longer take care of her?

Without Robert, it may be the case that Ann needs to go into a nursing home or have at-home private care. Either of these would be expensive. Medicaid may be able to help cover the costs. However, after receiving her inheritance from Robert's estate, Ann would likely be ineligible for benefits. She would have to wait to apply for Medicaid until after she had "spent down" her assets, which could mean paying out of pocket for nursing home or at-home care until she qualifies.

3. What happens to Robert's farm land?

When Robert died, his interest in the 20 acres of farm land became part of Robert's estate, but it is difficult to say what exactly his interest in the property was. Because Robert's father also passed without a Will, the 20 acres was distributed among all of his heirs as well. When the interest in a piece of property is divided up between intestate heirs, it is known as heirs property, and it can be difficult to sort out.

Now, Ann and Tim will need to coordinate with all of Robert's siblings, or their surviving descendants, in order to determine the extent and value of Robert's interest in the land. This can be difficult, time-consuming, and potentially expensive. This problem could have been avoided if Robert's father had made a Will, but Robert could have mitigated the problem by working with a lawyer to get title to the property during his life.

4. Who will handle Ann's affairs if she is no longer able to handle them on her own?

Estate planning involves more than just creating a Will. A Durable Power of Attorney and a Power of Attorney for Health Care are other common planning documents that are simple to create but can make a big difference. Both documents allow you to appoint an agent to act on your behalf. The agent you appoint in your Durable Power of Attorney has the power to handle your financial matters, like talking to your bank or insurance providers about your accounts. The agent you appoint in your Power of Attorney for Health Care has the power to handle your healthcare-related matters, like talking to your doctor or a hospital on your behalf.

Generally, an agent has the authority to do anything you would be able to do, but you have the power to limit this authority, including when it takes effect. A Power of Attorney is "durable" if your agent keeps their power, even if you become incapacitated later on. These documents preserve your autonomy by giving you the freedom to pick who you want to act as your agent and what powers you want them to have

Ann did not create a Durable Power of Attorney or a Power of Attorney for Health Care earlier in life and, due to her stroke, may not have the capacity to create one now. Without these documents in place, a court-appointed guardian may be needed, who may or may not be someone that Ann knows and trusts. This process can be expensive and time-consuming, but it could have been avoided with the creation of a Durable Power of Attorney and a Power of Attorney for Health Care.

5. Who will determine Ann's end-of-life care if she cannot speak about her own wishes?

An Advance Directive for Health Care, also known as a Living Will, is another common planning document used to specify your wishes for the type of health care you will receive at the end of your life. In this document, you designate whether you wish to receive life-sustaining treatment or artificially provided food and water if you are deemed to be terminally ill or permanently unconscious. You also have the option of appointing a proxy to speak for you and your wishes if you are unable to speak for yourself.

Ann may not have the capacity to execute this document now. This means that her wishes relating to her end-of-life care may not be honored. This also means that her loved ones will be left to guess about what she might have wanted, and they might not all agree. Planning for your end-of-life care protects your wishes, but it also takes the burden off of your loved ones to make that decision for you and can prevent strife among your family about how your care should be handled.

Planning for your future doesn't have to be scary. Taking some time to think about your wishes and creating a few documents can save time, money, and heartache down the road both for you, and your family.

The University of Alabama Elder Law Clinic offers free legal advice and representation to adults age 60 and older in the seven West Alabama counties of Bibb, Fayette, Greene, Hale, Lamar, Pickens and Tuscaloosa. Call them at 205-348-4960 or visit www.law.ua.edu/academics/law-clinics/elder-law-clinic/ for additional information.

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