

West View Savings Bank

“Over 100 Years of Quality Banking”

Volume 2, Issue 6

NEWSLETTER

June 2009

Helping Seniors to Pay For Prescriptions

A Message From Our President David J. Bursic

Do you, or someone that you know, need help with paying for prescriptions? Does your current prescription plan have too many gaps? The Commonwealth of Pennsylvania offers several prescription plans that might be able to help.

PACE and PACENET offer comprehensive prescription coverage to older Pennsylvanians and covers most prescription medications, including insulin, syringes and insulin needles. These programs do not cover over-the-counter medicines, medical equipment or doctor, hospital, dental or vision services. There is no application fee to enroll in the program.

Do I qualify for PACE or PACENET?

PACE – Who is eligible:

To be eligible for PACE, you must be 65 years of age or older, a Pennsylvania resident for at least 90 days prior to the date of application, and you

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HEARTH – Opening Doors For Families in Crisis



Helping families has always been at the heart of HEARTH's mission to provide a progression of supportive services and housing that empowers families to become independent, self-sufficient and adequately housed. HEARTH's new program, Benet Woods, will extend that mission beyond Benedictine Place, serving families in different ways.

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June is National Homeownership Month

It's always a good time to own your own home. Nearly 5,000 members of the Independent Community Bankers of America help Americans in their local communities throughout the country to become and stay homeowners each year. As stable, common sense lenders, community banks establish long-term relationships with their customers and take extra steps to give potential homebuyers the service and attention they need to get you into a home that you can afford and afford to keep.

West View Savings Bank can help. For more information about owning your own home, stop in at any of our branches. For your convenience, after hours appointments are available at our Loan Department. Please call 724-935-7400 or 412-931-1622.

cannot be enrolled in the Department of Public Welfare's Medicaid prescription benefit.

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

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

PACENET – Who is eligible:

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

PACENET's income limits are slightly higher than those for PACE. Eligibility is based on the previous calendar year's income. A single person's total income can be between \$14,500 and \$23,500. A couple's combined total income can be between \$17,700 and \$31,500. Once you are enrolled in the PACENET program, a benefit card will be sent to you.

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

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

name.

PACE Plus Medicare

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

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

For further information or questions on PACE, PACENET or PACE Plus Medicare, call 1-800-225-7223.



CUSTOMER APPRECIATION DAYS

You are cordially invited to our "Customer Appreciation Days" the week of June 8, 2009.

Stop in for fresh popcorn on the following days:

- ***West View Office – Monday***
- ***Bellevue Office – Tuesday***
- ***Cranberry Office – Wednesday***
- ***Franklin Park Office - Thursday***
- ***Mc Candless Office – Friday and Saturday***

During the week there will balloons, refreshments and special promotions to thank you for visiting!

Newsletter Contributors: Pam Greggio, Editor

Special Contributors:

Judy Eakin and Cherie Hugh of Hearth

DID YOU KNOW ? ? ? ? ?



HEARTH at Benet Woods

How is it different from Benedictine Place?

HEARTH is starting a new program and they hope it will be as successful as Benedictine Place is. However, in case you still think they will be at all similar, here is a side-by-side comparison to show you just how different the programs are:

Benedictine Place

Type of Program:

2-year transitional housing program

Population Served:

Homeless women with children whose main source of income is TANF, or Temporary Aid for Needy Families

Type of Housing:

15 apartments in the renovated St. Benedict's Academy in Ross Township

Volunteer Needs:

Volunteers needed to work with program participants:

- Tutors
- Move-Out Mentors to help prepare them to move out of Benedictine Place
- Child Care Volunteers to babysit children while moms attend weekly life skills training

Donation Needs:

Donations of paper products, cleaning supplies, in-season clothing, and food from the community assist families

Fundraising Efforts:

HEARTH fundraisers raise 60% of the operating budget

Supportive Services:

Program participants receive intense supportive services

- Meet individually with a Case Manager every week
- Meet as a group for life skills training every week

Benet Woods

Type of Program:

Permanent housing program

Population Served:

Working families or individuals who meet our income guidelines (\$24,800 to \$37,200 depending on family size)

Type of Housing:

6 duplexes (half of one duplex will be a community room) on Rodenbaugh Road in Ross Township

Volunteer Needs:

Volunteers not needed on an ongoing basis. Prior to families moving in, though, we are looking for:

- Gardening groups to "adopt" a duplex and plant some shrubs and flowers
- A group to set up the toddler playground equipment

Donation Needs:

In-kind donations not needed

Fundraising Efforts:

Most funding through PA Housing Finance Agency (PHFA), Allegheny County, private foundations, and individuals. HEARTH fundraisers will raise money to incorporate green building techniques and to build the toddler playground.

Supportive Services:

As required by PHFA, monthly group financial trainings on topics such as budgeting will be offered in the community room

PLEASE CONTACT HEARTH TO LEARN HOW YOU CAN HELP:

HEARTH

(Formerly North Hills Affordable Housing)

4540 Perrysville Avenue

Pittsburgh, PA 15229-2296

412-939-2302

www.hearth-bp.org

KID'S KORNER



Flag Day is a day when all Americans celebrate the flag by showing respect for the flag and its makers and its designers. One of the main symbols of the United States of America is the flag. Betsy Ross made the first flag.

The original U.S. flag was authorized by Congress on Saturday, June 14, 1777. It had 13 stripes - 7 red and 6 white - that represent the original 13 colonies. There were 13 white stars in a blue field representing a new constellation.

Find the following hidden words about Flag Day:

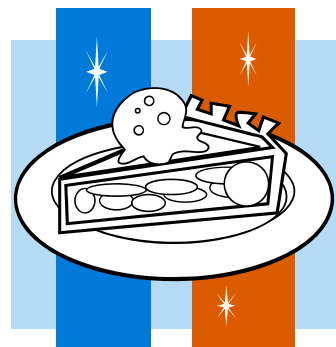
American, patriotic, stars, stripes, congress, holiday, honor

R N F F H E L X O I
 Y L W L S O O Q V F
 A X C V A T N L Y H
 D E S O N G A O E R
 I A T O N V C R R H
 L J R E D G I C S G
 O C I T O I R T A P
 H J P A N E E E A H
 O B E R S Y M T S C
 O F S T A E A S F S



**Happy Father's Day
 Sunday, June 21, 2009**

From the HEARTH Kitchen



Red, White and Blue Ice Cream Pie

1 pint(s) strawberry ice cream
 1 (10-inch) ready-to-use graham-cracker pie crust
 1 pint(s) vanilla ice cream
 1 pint(s) raspberry sorbet
 1/4 cup(s) sugar
 1/4 cup(s) water
 1 pint(s) blueberries
 1 teaspoon(s) fresh lemon juice
 Blueberries and mint, for garnish

Make Pie: Place strawberry ice cream in microwave oven and heat on High 20 seconds to soften slightly, or place in refrigerator 30 minutes. Spoon strawberry ice cream into pie crust and spread evenly. Freeze until firm, about 15 minutes. Repeat with remaining ice cream and sorbet. Cover pie and freeze, at least 4 hours or overnight, until firm.

Make Blueberry Sauce : Before serving, in 3-quart saucepan, combine sugar, water, and 2 cups blueberries; heat to boiling over high heat. Reduce heat to low and simmer 5 minutes or until blueberries soften and sauce thickens slightly, stirring occasionally. Stir in lemon juice. Let sauce cool until warm, then stir in remaining blueberries. Makes about 2 cups.

To serve, let frozen pie stand at room temperature 10 minutes for easier slicing. Garnish pie with blueberries and mint leaves. Serve with blueberry sauce.

**West View Savings Bank – One of the Proud Sponsors of
 HEARTH'S 14th Annual Tee & Green Golf Event
 Dreammaker Recognition Dinner & Silent Auction
 June 19, 2009**

Sewickley Heights Golf Club

