Ambassador helps spread the message to Medicare members

Barbara Zielinski, of Cheektowaga, is an Ambassador for Univera's Medicare products who believes in careful research.

"Before joining SeniorChoice four years ago I went to meetings of each of the area programs for seniors twice," she explained. "Then I came back to SeniorChoice the third time and decided this was the plan for me.

"I am so glad that I made the decision I did. SeniorChoice and the Lifetime Health Group in West Seneca have really helped me to take better care of myself."

Zielinski said she loves going to regular meetings of members and prospective members and explaining the benefits and her personal experiences.

"I tell members that they should go to at least one meeting a year to have the opportunity to hear the latest and to ask questions," she advised.

She still treasures the experience of traveling to Washington, D.C. in 2002 as part of a group lobbying President George W. Bush and Congress on behalf of various Medicare programs.

"I was just like a teeny bopper," she recalled. "I went up to just shake the President’s hand. Then I told him ‘God bless you and thank you.’ With that he bent over and kissed me on the cheek. It was very exciting."

A retired supervisor of engineering at a local company, Zielinski, 70, has had recent experiences with the multitude of programs offered through SeniorChoice at the West Seneca Center.

"People need to know about all the fabulous programs that are available," she said.

"People need to take responsibility for their own health but there is help available. I have been going to a nutritionist and an expert in vitamins at the West Seneca Center.

"I was recently diagnosed with high blood pressure—never had to take any pills before. The nutritionist is helping me with my diet to control my pressure. I have also had occasion to use the AfterHours services. Then I had a massage—helps reduce stress and feels wonderful."

In addition to her volunteer activities as an Ambassador she is active in the Scottish Organization of America and runs conventions for the group. Her physical activity involves walking regularly.

If you are interested in becoming an Ambassador call Carol Rogowski at 716/857-6213.
Reaching out to the community

Aspire Art & Wine Celebration
Univera Healthcare was the Presenting Sponsor of Aspire’s Annual Art & Wine Celebration on September 9, which benefitted the iXpress Art Program. Aspire is an organization that helps people with cerebral palsy, developmental disabilities and similar conditions to live their lives to the fullest. The iXpress Art Program teaches Aspire clients how to express themselves in a positive, creative way through drawing, painting, creative writing, ceramics, photography, dancing and acting.

Kaleida Ball
Univera Healthcare was a Community Health Sponsor of the annual Kaleida Foundation Ball on September 10, which this year benefitted the Kaleida Health Stroke Care Center.

St. Joseph’s Hospital Foundation Sports Day
Univera Healthcare was a corporate sponsor of the 14th annual Sports Day on September 12, whose proceeds this year contribute to the purchase of a new electronic operating table for the hospital’s operating room, as well as the purchase of a new PFT System, which is used to diagnose lung disease.

Alzheimers Association Memory Walk
Univera Healthcare is a corporate sponsor of the five fundraising Memory Walks held throughout Western New York on September 17.

Hunter’s Hope
Univera Healthcare made a donation to Hunter’s Hope in memory of Hunter Kelly, 8, the son of former Buffalo Bills quarterback Jim Kelly. Hunter Kelly was born with Krabbe Leukodystrophy, an inherited nervous system disease and died on August 5.

Studio Arena Theatre
Univera Healthcare is a co-production sponsor of Trying on stage from October 21 through November 13. For information call 716/856-5692 or 800/STAGE. The play by Joanna McClelland Glass is a humorous and touching portrayal of Glass’ year as a personal secretary to former Attorney General Francis Biddle.

Buffalo Philharmonic Orchestra Family Series
Univera Healthcare is again a co-sponsor of the Buffalo Philharmonic Orchestra Family Series. The series will be:
- Phantom of the Orchestra, January 27, 2007
- A Visit from St. Nick, December 11
- Mozart’s Magnificent Voyage, February 12, 2006
- How the Gimquat found her song, April 2, 2006
- Halloween Spooktacular, October 30

SeniorChoice is a Medicare approved HMO. Univera Medicare PPO is a Medicare approved PPO. Members must have Medicare Parts A and B and continue to pay Part B premiums. SeniorChoice members must receive all routine care from plan providers. For Univera Medicare PPO members, higher cost sharing applies to out-of-network benefits.

Help Univera Healthcare recognize excellent employees
Service Excellence has become increasingly rare in today’s society. So much so, that companies that deliver consistently high quality service stand out.

All of us have had dealings with businesses that have come through when needed; companies that deliver on their promises and sometimes delight us with their service. At Univera Healthcare, we continually strive to be such a company.

While we have a dedicated Customer Service Department, in reality, each employee is involved in customer service.

The big and little things that our employees do every day have an effect on all of our customers.

A Service Excellence team exists at Univera Healthcare to respond to the ever-changing needs of our customers. The goal of the Service Excellence team is to search for ways to make a positive difference in the lives of the members we serve and the community at large.

We at Univera Healthcare understand that success means working together—working to help ensure quality health care for our members and improving the overall health of the community.

It’s flu shot season again
The turning of the leaves in October signals the annual flu shot season is here.

At this point it is too soon to know if there will be a shortage of flu vaccine as there was last year. However, there will be vaccine for those at high risk that includes anyone aged 65 and older.

Even in a mild season up to 20 percent of the U.S. population gets the flu; 114,000 people are hospitalized and 20,000 die.

The shots are free for SeniorChoice and Univera Medicare PPO members if you don’t receive other medical services from your doctor at the time of your flu shot.

The Centers for Disease Control and Prevention recommends yearly shots for everyone 50 or older and everyone older than six months with a chronic illness.

The shots are especially recommended for everyone 65 and older. A study published in the Journal Clinical Infectious Disease found that vaccinations cut deaths or hospitalizations from influenza by up to half among people older than 65.

Many people mistakenly believe that flu is a mild disease because we tend to call every respiratory and gastrointestinal illness in the winter the flu. In reality, influenza has a very distinct set of clinical symptoms including the sudden onset of high fever and severe fatigue that literally drives people to bed.

Don’t delay; arrange to get your shot as soon as it is available at your primary care physician or at a clinic location. Beyond getting the shot you can help protect yourself by washing your hands frequently.

Call 716/205-WELL (9355) for dates and hours for flu shot clinics at Lifetime Health Centers.
**Older adults still need regular immunizations**

Many of us tend to think of regular vaccinations as something that only pertains to children and teenagers but adults still need regular immunizations.

Vaccines have reduced and in some cases eliminated many diseases that routinely killed or harmed many infants, children and adults.

It is particularly important every fall for adults who are 65 or older or who have chronic diseases to get a yearly flu shot.

Flu shots save lives and reduce illness and hospitalizations.

If you recently turned 65 or if you have never received a pneumococcal vaccine now is the time for this one-time shot. Generally it is recommended for anyone 65 or older and for younger people with chronic conditions such as heart or lung diseases or diabetes.

Federal data shows that each year, 175,000 Americans are hospitalized with pneumococcal-caused pneumonia. Almost 6,000 people die each year.

Although tetanus is quite rare today older adults account for some 70 percent of the reported cases of tetanus infections.

Tetanus in the United States is fatal in about 11 percent of reported cases, mostly in people 60 and older and unvaccinated persons.

More than 53 percent of U.S. adults aren’t protected against tetanus or diphtheria because they’ve failed to get the tetanus-diphtheria booster shot that is recommended once every ten years, according to the U.S. Centers for Disease Control and Prevention.

Tetanus is often called lockjaw. It is contracted when tetanus bacteria, commonly found in soil, dust and manure, contaminates a cut or a wound. It can be contracted via such seemingly harmless activities as gardening.

It is particularly important every fall for adults who are 65 or older or who have chronic diseases to get a yearly flu shot.

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**Choices, choices, choices...that affect your health every day**

Do you take an active role in your own healthcare decisions? Do you:

- Take good care of yourself by choosing a healthy lifestyle and getting preventive care?
- Have one doctor (often a primary care doctor) with whom you have a partnership and share in the decision-making?
- Prepare for your doctor's visits by being as specific as possible about your symptoms and what makes them better or worse?
- Ask well-thought-out questions about your condition and the risks and benefits of any proposed treatment or surgery?
- Tell your doctor honestly about your feelings, values and preferences?
- Know about all your medications (including over-the-counter medications)?
- Follow the treatment plan that you and your doctor have agreed upon?
- Seek additional information about your condition so you can better understand your treatment options?

There are so many sources of information... where can you turn for reliable, accurate information?

Health Coach can help. By calling 1/800/348-9786, you can speak to Health Coaches, who are specially trained health professionals such as nurses, dietitians, and respiratory therapists.

A Health Coach can provide you with up-to-date information about different conditions, treatment choices, risks, and benefits of different therapies—and help you understand the information so you can think through the options.

A Health Coach can also help you prepare for a conversation with your doctor by assisting in formulating questions to ask your doctor. Additionally, a Health Coach can talk to you about how to stay informed and provide you with tools to take a more active role in your healthcare.

Be a confident, informed healthcare consumer and be active in your healthcare. Univera Healthcare Health Coach can help you learn how.

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**Stroke warning signs...**

You could be having a stroke if you experience:

- Sudden numbness or weakness of the face, arm or leg, especially on one side of the body.
- Sudden confusion, trouble speaking or understanding.
- Sudden trouble seeing in one or both eyes.
- Sudden trouble walking, dizziness, loss of balance or coordination.
- Sudden, severe headache with no known cause.

Remember to call 911. Receiving treatment within three hours can greatly reduce the risk of permanent damage according to the American Stroke Association.
Meet an active member...

Many SeniorChoice and Univera Medicare PPO members are strong advocates of physical activity and believe their activities are helping to keep them fit and healthy.

Arlita Tyx, 73, of Cheektowaga, has been active all her life. She continues to work part-time in the office at Bon Ton where she has worked for more than 30 years.

However, she had never been a gym regular until she learned about the SeniorChoice program which helps subsidize her gym membership.

“I decided to try out Gold’s Gym and now I go to the gym about three times a week,” she said.

“I really appreciate the chance to age gracefully and keep myself healthy at the same time.

“I take classes and have made new friends,” she explained. “Sometimes we go out to lunch after class.”

Mrs. Tyx is a widow and has three sons, a daughter and 11 grandchildren.

“This program really helps give seniors a better outlook on life.”

She also believes in the importance of helping others and volunteers regularly at her church in Cheektowaga. She makes afghans for nursing home patients and hats and mittens for an orphanage in Poland.

“I am fortunate that I am healthy and certainly this regular exercise will hopefully keep me going as long as possible.”

Study shows that seniors should keep exercising

A new study shows that exercise can improve an older person’s chances of hanging onto an independent lifestyle.

A treadmill test given to different age groups shows that as people aged the aerobic capacity—the amount of oxygen consumed while exercising—declined as higher rates with each passing decade whether they exercised or not.

However those who exercise still end up ahead because their aerobic capacity was higher to begin with, according to Dr. Jerome L. Fleg, a cardiologist who is lead author of the study and a medical officer at the National Heart, Lung and Blood Institute in Maryland.

The study was published in the American Heart Association Journal Circulation.

“If I start higher, I’m going to end higher,” Fleg said. “Having a higher aerobic capacity translates into being more fit.”

Time is now for more exercise and less food

Univera Healthcare’s Take Steps program has solutions to help everyone fit more physical activity into daily life.

Try these get-moving tips:

• Do wake-up stretches in the morning for a few minutes. This limbers your joints and energizes your muscles.
• Take the stairs not the elevator.
• Take a 20 to 30 minute walk with a friend during lunch. Eat a light lunch after the walk. Park farther away from the grocery store and carry your groceries to the car.
• Do yard work, garden, walk the dog.
• Add no-cost, fun exercise activities to family outings. Rotate the selection and planning of the activities with each family member.
• Do 10 to 15 minutes of strength training two or three times a week.

Check with your healthcare provider before you start an exercise program.

For more information visit www.takesteps.univerahealthcare.com.
Five steps to safer health care

The Centers for Medicare & Medicaid Services offers these steps to better health care:

1. Speak up if you have questions or concerns.
   It’s important to ask questions and make sure you understand the answers. Choose a doctor who you feel comfortable talking to about your health and treatment. Take a relative or friend with you if this will help you ask questions and understand the answers.

2. Keep a list of all medicines you take.
   Tell your doctor and pharmacist about the medicines that you take, including over-the-counter medicines such as aspirin, ibuprofen, and dietary supplements like vitamins and herbs. Tell them about any drug allergies you have.
   Ask your doctor and pharmacist about side effects and what to avoid while taking the medicine. When you get your medicine, read the label, including warnings. Make sure it is what your doctor ordered, and you know how to use it. If the medicine looks different than you expected, ask the pharmacist about it.

3. Make sure you get the results of any test or procedure.
   Ask your doctor or nurse when and how you will get the results of tests or procedures. If you do not get them when expected—in person, on the phone, or in the mail—don’t assume the results are fine. Call your doctor and ask for them. Ask what the results mean for your care.

4. Talk with your doctor and other members of your health care team about your options if you need hospital care.
   If you have more than one hospital to choose from, ask your doctor which one has the best care and results for your condition. Hospitals do a good job of treating a wide range of problems. However, for some procedures (such as heart bypass surgery), research shows results often are better at hospitals doing a lot of these procedures. Also, before you leave the hospital, be sure to ask about follow-up care, and be sure you understand the instructions.

5. Make sure you understand what will happen if you need surgery.
   Ask your doctor, “Who will take charge of my care while I’m in the hospital?” Ask your surgeon:
   • Exactly what will you be doing?
   • How long will it take?
   • What will happen after the surgery?
   • How can I expect to feel during recovery?
   Make sure you, your doctor and your surgeon all agree on exactly what will be done during the operation. Tell the surgeon, anesthesiologist, and nurses if you have allergies or have ever had a bad reaction to anesthesia.

Great Grazing – quick and healthy nutrition tips for busy days

Quick Picks …

• Make up little bags of fresh veggies for ‘on the go’
• Keep a fresh tossed salad with lots of veggies on hand
• Buy a variety of frozen bags of veggies, quick cook and fill up half your dinner plate
• Make ahead and freeze veggie and bean soups
• Fresh fruits
• Whole grain crackers, pitas and breads
• Rice cakes, popcorn cakes, light popcorn, baked potato chips and taco chips and pretzels
• Baking potatoes topped with salsa, veggies or low fat dressings or cheese
• Kidney beans, chick peas, lima beans, great northern beans, black beans. If canned, rinse well to reduce sodium. Add to salads, make hummus, add to soups and casseroles
• Quick cooking brown rice
• Lower fat granola bars
• Whole grain cereal
• Nuts, buy in bulk for variety—try soy nuts too
• Make a homemade trail mix—dried fruit, nuts and whole grain cereal
• Peanut Butter
• Canned tuna in water and salmon
• Lower fat cheese and lower fat cold cuts
• Chicken breast, lean beef and center cut pork…cut into strips for stir fries

These are just a few quick tips…
For more ideas, contact the Univera Healthcare Nutrition Department at Lifetime Health Centers. Call 716/568-2346.

Men, when is the last time you visited the doctor?

For men it seems to start young and continue for their entire lives. They hate to go to the doctor.
Twice as many women as men go to the doctor for annual examinations and preventive care, even excluding pregnancy-related visits, according to a 2001 survey conducted by the U.S. Centers for Disease Control and Prevention.

For men visiting the doctor may be seen as less of a masculine thing to do and most men aren’t comfortable talking about their problems.
Depending on age, doctors and Univera Healthcare recommend a variety of preventive tests and screenings. They include screening for heart disease, diabetes, vision, cancer and prostate cancer.

Men who haven’t seen a doctor in a while should consider making an appointment today. Women should encourage the men in their lives to visit their doctor on a regular basis. Remember, preventive care saves lives.
Health care fraud is costing us all

By Ralph Cox

According to legend, when asked why he robbed banks, Willie Sutton replied “because that’s where the money is.” That quote could just as easily be attributed to the scam artists who target the health care industry.

As a nation, we will spend about $1.9 trillion on health care goods and services in 2005. Three percent, about $58 billion, is what the National Health Care Anti-Fraud Association estimates will be lost to fraud.

Our company saves millions of dollars every year with our aggressive pursuit of cheats. Minimally we save about $7 for every $1 we invest in fighting fraud.

Still, the perpetrators of health care fraud continue to find new ways to siphon dollars from the system, which ultimately impacts the premiums we all pay for coverage.

Here are some easy ways you can protect yourself from health care fraud, which will help keep health care costs down for everyone.

- Read and understand your subscriber agreement so that you know what and who is covered by your benefits.
- Ask questions about any services you receive, such as: Why are they needed? What do they cost?
- Question advertisements or promotions that offer free tests, treatments or services – especially when you’re asked to provide your insurance information or a copy of your health plan ID card.
- Be careful about disclosing your insurance information. Protect your health plan ID card. It represents your benefits.
- Check and save your explanation of benefits (EOB) forms and medical bills. Make sure the dates of service are correct and the services were actually performed.
- If you have copayments, always ask for a receipt and check it before you leave the provider’s office for accuracy of the dollar amount and the date. Save it as your proof of payment should a question arise at a later time.
- Question any charges that exceed your copayment.
- Inform your health plan if a provider has a practice of waiving copayments or deductibles.
- And finally, always notify your health plan if you suspect an incidence of health care fraud or suspicious activity. The customer service phone number on your ID card is the best place to start.

Ralph Cox, a former Medicaid prosecutor, serves as General Counsel for Univera Healthcare, overseeing its Special Investigations Unit.

Welcome new members

Did you know that SeniorChoice and Univera Medicare PPO conducts regular member orientations for all members?

Whether you are a new or long-time member we would like to invite you to join us at a free orientation.

Member orientations usually last about an hour and offer members an opportunity to meet with a representative and get questions answered.

You will learn more about your benefits, how to receive specialty care, who to contact when you have a question and how to meet the most of your benefits.

Enjoy a cup of coffee, a danish, make new friends and learn more about SeniorChoice and Univera Medicare PPO.

EPIC may help you meet drug costs

EPIC is New York State’s senior prescription drug plan. Now thanks to higher income limits, the program may be able to help you even when your annual income is as high as $35,000 a year (single) or $50,000 (married).

EPIC covers almost all prescription medicines as well as insulin and insulin syringes. Both brand name and generic drugs are included.

New physicians

Here are physicians who joined Univera Healthcare between May 1, 2005 and August 15, 2005. For a detailed physician list including physicians’ addresses, telephone numbers, facilities and board certification contact Customer Service, 847-2051, or 800/558-4320 for SeniorChoice; 800/509-6350 for Univera Medicare PPO; 800/421-1220 (TTD services) to make a reservation.

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<th>Primary Care</th>
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<th>Specialists</th>
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<td>Cynthia Fleming</td>
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<td>David Hallacy-Roberts</td>
<td>Krishna Saujani</td>
<td>Shannon Fourtner</td>
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<td>Deborah Radder</td>
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<td>Heather Sobel</td>
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Health education classes for SeniorChoice and Univera Medicare PPO members

Below are brief descriptions of the programs Univera Healthcare makes available to SeniorChoice and Univera Medicare PPO members to help them stay healthy. For more information on approved programs or reimbursement policies call Customer Service. For SeniorChoice call 847-2051, or 800/558-4320. For Univera Medicare PPO call 800/509-3650. For TDD, call 800/421-1220.

Arthritis Education
Members will be reimbursed 50 percent to a maximum of $20 upon proof of successful completion of the People with Arthritis Can Exercise (PACE) program. Call the Arthritis Foundation at 626-0333 for a schedule of courses.

Diabetes Management
Members learn proper nutrition and medication use, how to prevent complications and meal planning. Free. For class schedules and information call 504-5581. Members also receive full reimbursement for completion of diabetes education program offered through participating hospitals.

Nutrition and the Healthy Heart

Nutrition Counseling
Members are covered for nutrition counseling received from participating nutrition counselors as related to the management of a medical condition upon referral from their physician. Call 656-4219.

Eating Well
This program will help you make better food choices. The instructor will discuss fats, cholesterol, labels, recipe modification and much more. Class meets for six weeks. Free. Call 504-5581.

Smoking Cessation
Members are reimbursed up to $50 upon proof of completion of a smoking cessation program offered through selected local hospitals and health agencies. Call one of the following: American Cancer Society, 689-6981; Roswell Park, 845-8046; American Lung Association, 691-5864; Kenmore Mercy Hospital, 447-6205; DeGraff Hospital, 690-2074. For other approved programs call Customer Service.

Taking Charge of Stress
Members may attend this program to explore the signs of stress and learn prevention strategies. Free. For class schedules and information, call 504-5581.

Weight Control
Members may participate in weight control classes offered at various Lifetime Health centers. Free. For more information call 857-6195.

Overcoming Anxiety & Phobias
Learn new skills to help deal with panic attacks, phobias and unreasonable anxiety that may interfere with daily life. You will learn specific techniques that can help you overcome these problems. Seven sessions. Classes are offered during the day or evening. A new group begins every few weeks.

Overcoming Depression
Learn skills to help overcome depression. You will learn to identify thoughts and perceptions that contribute to a depressed mood and how to modify those perceptions. You will also have the chance to practice these new skills. Eight sessions. Classes are offered regularly during the day or evening.

Behavioral Health
You do not need to obtain a physician referral to attend the following classes.

SeniorChoice call 847-2051, or 800/558-4320. For TDD, call 800/421-1220.

SeniorChoice and Univera Medicare PPO call 800/509-3650. For TDD, call 800/421-1220.

Health care fraud is a serious problem–adding as much as $100 billion annually to the nation’s total bill for health care, Univera Healthcare is committed to combating fraud and providing quality yet affordable health care for all our members. Univera needs your help to combat fraud and abuse.

If you suspect provider, employer or member fraud, contact the Univera Fraud & Abuse Hotline at this toll-free number:

FRAUD & ABUSE HOTLINE 1-877-800-0910

All reports to the hotline are strictly confidential.

Save time and money with auto withdrawal

Travel may take you out of town and illness or bad weather may keep you in the house. But there is no need to worry about your bill if you choose the automatic premium withdrawal system to pay your monthly bill.

Around the seventh of each month, your premium amount is automatically withdrawn from your checking account. You will no longer receive a monthly bill and you will not have to mail in a payment, buy a stamp or trek to the mailbox.

To sign up for this convenient free program you must complete a simple Automatic Withdrawal application form and provide us with a voided check. Call Customer Service at 716/847-2051, 1/800/558-4320 for SeniorChoice members or 1/800/421-1220 for TDD service or 1/800/509-6350 for Univera Medicare PPO members to request a form or if you have questions about this service.

Enjoy easy, hassle-free premium payments with the automatic withdrawal system.
It has been more than a year since her husband died, but Pat Stumm still misses him every day. But this resident is eternally grateful to Univera Home Care, who helped her husband Norbert live his last months at home.

“We were married 58 years and that is a long time for any couple,” she said. “We actually met in sixth grade at a skating rink so we really knew each other for our whole lives.”

The home she shared with her husband is furnished with antique furniture he rescued and refurbished. It was his career and a craft that he clearly loved.

“His band is furnished with antique furniture he rescued and refurnished. It was clear he loved his career and a craft that he clearly loved.”

Her husband had had bypass surgery for his heart condition. When he developed congestive heart failure his condition began to worsen. “He would not go to the hospital and he knew it would be a great hardship on me,” Pat recalls. “Then his doctors suggested Univera Home Care and we were both so happy. The nurses came every day and an aide came three times a week. He also had a monitor to check his vital signs including weight and blood pressure.”

The home monitoring system automatically transmits data to the Univera Healthcare office where a nurse reviews it. If anything doesn’t look right, the nurse calls the patient.

Pat is an enthusiastic SeniorChoice member and an Ambassador for the program. At meetings of potential members, she never fails to tell everyone about the home care her husband received.

“Everyone was so compassionate and wonderful—they were with him from November of 2003 until he died on March 7, 2004 and some staff even came to his funeral,” she said. “Norb liked them so much also and they all loved him.”

“Some of our 600–700 patients we see every day and some we see once a week or even once a month,” explained Debra Bowers, director of patient services for Univera Home Care.

“We work with a patient’s doctor and provide necessary services and follow-up to enable many people to remain at home.”

Pat and one of her prized antiques