

Western Pennsylvania

H Hospital News & More

The Region's Monthly Health Care Newspaper

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presents

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Profiles is the annual resource guide of Western Pennsylvania Hospital News connecting you to the key organizations of the healthcare community. Our guide provides you with detailed information on a variety of organizations that have focused their products and services to specifically address the needs of healthcare leaders and professionals.

For more information on how to be listed in Profiles, please contact Harvey D. Kart, publisher of Western Pennsylvania Hospital News, at 770.353.5847 or email him at hdkart@aol.com. To view our publication or to access archived articles, visit www.wphospitalnews.com.

Automated Security Alert, Inc.

Automated Security Alert Extends the Continuum of Care

By Hank Walshak

Patients admitted to a hospital for surgery, disabling infections, chronic conditions, or falls often neglect to consider post-hospital convalescence. Yet, within their continuum of care, the getting-better part after discharge at home or in a nursing facility can be fraught with safety concerns.

"Post-op recovery can leave one frail and susceptible to accidents and recurrences," said Vince Nigrelli, President of Automated Security Alert, Inc. in Munhall. "Infections under control at a hospital can return. And patients with chronic conditions can take a turn for the worst. At times like these, people need access to an emergency-response system."

Years ago, hospitals supplied such a service. But as time went on, many discontinued their emergency-response operations. Today, only a few hospitals continue to offer the service.

To fill the gap, Automated Security Alert has, since 1988, provided a wireless, 24/7, monitored, emergency-alert system to seniors, recovering patients, people with disabilities and the elderly.

"We enable hospitals to offer the service at no cost to the hospitals and extend their continuum of patient care," said Nigrelli. "The cost of the service is borne by individual customers who use the service."

What works for hospitals works for nursing homes. Subscribers to the service who fall or have other accidents and cannot reach the emergency pull cord by their beds have the means always at hand to move the emergency response team at Automated Security Alert into action.

"The key lies in the medical-alert pendant that service subscribers wear around the neck or wrist. In an emergency, the person in need simply presses the Help Button on the pendant. This activates a medical alarm and opens transmission for the person with our emergency call center and an experienced associate," said Nigrelli.

The associate assesses the emergency and arranges on-the-spot assistance by a family member, a nearby neighbor, an ambulance, and a fire department or police department. Just as important, the associate at Automated Security Alert dispatches assistance immediately even if the person is unable to respond verbally.

The waterproof, medical pendant reflects the height of practical

technology. Customers can wear the device while showering, and the medical alarm works even during a power outage. The alarm operates for 8 to 20 hours on internal standby batteries that automatically recharge when power returns.

Staff members at the company's call center know the medical alert is working since the medical-alert unit signals the monitoring station when the transmitter battery runs low or if a power failure lasts more than two hours. The medical alarm also signals the monitoring station periodically to verify that the telephone system and medical alarm are in working order.

Automated Security Alert also assists customers in staying compliant on a regimen of multiple prescriptions. People who may inadvertently stray into noncompliance include those who experience difficulties with physical dexterity, mild to moderate dementia, and those who follow complex medication schedules. They may experience difficulty remembering medications and sorting and taking them as prescribed.

"Servicing individual customers through our emergency alert system is a given. In this context, we remain open to extending the continuum of care provided by hospitals to their patients and by nursing homes to their residents."

- Vince Nigrelli

To eliminate these challenges, the company's Personal Medication System reminds them to take the right prescription, at the proper dose, and at the prescribed time. An audible tone sounds indicating when it's time to take the medication; a red light on the front of the machine flashes at the same time; and a text-message appears that noting the time to take the medication. A user then presses a large, red button to dispense a dose cup from the machine.

The unit can accommodate loading up to 28 doses of medication at one time. The unit then automatically dispenses each dose in individual cups at pre-programmed times in keeping with a person's medication schedule. And the locking compartment on the unit keeps medications safe and out of the hands of other people.

If a person forgets to take the prescribed doses, the Personal Medication System automatically calls to alert a caregiver. Caregivers can also track a family member's dispensing records, thereby assuring that unit remains in working order.

"Servicing individual customers through our emergency alert system is a given. In this context, we remain open to extending the continuum of care provided by hospitals to their patients and by nursing homes to their residents," said Nigrelli.

Vince Nigrelli, President, Automated Security Alert, Inc., can be reached at vincenigrelli@asamate.com.



AUTOMATED SECURITY ALERT, INC.
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Burt Hill

Burt Hill Providing Healthcare Expertise to National and International Markets

By Vanessa Orr

For more than 70 years, Burt Hill has provided architectural and engineering services for clients throughout western Pennsylvania. Always a strong local company, the firm has since grown to expand their reach not only throughout the region, but throughout the world.

“We currently have 12 offices, with 10 locations in the United States and two abroad,” explained Thomas Demko, a principal at Burt Hill. “In 2004, we opened an office in Dubai that now employs 250 people, and this past year, we opened an office in Ahmedabad, India.

“One of the reasons that we chose to open offices in these countries is that they have highly educated, multicultural, technically proficient populations,” he added. “Staff in these offices can assist us with work both in the United States and in those countries.”

Long a well-respected firm in the states, Burt Hill offers architectural, engineering, interior design, landscape architecture, creative services and master planning services with a focus on sustainable design, technology integration and energy management. In addition to its offices in Boston, Butler, Cleveland, Philadelphia, Pittsburgh, State College and Washington, DC, the firm recently opened offices in New York City, Miami, and Charlotte, NC. “We chose to open offices in these cities to follow our market sectors,” explained Demko. “By having a presence in Miami and New York, we hope to gain more international exposure.

“What sets us apart is that when a client hires us for a project, they hire a team - not just an architect. And that team has access to all of Burt Hill’s resources”

- Thomas Demko

“Our office in Charlotte was opened specifically to deal with healthcare clients,” he added. “Charlotte has a burgeoning population of elderly retirees who have chosen to live in North Carolina instead of moving to Florida.”

As Burt Hill has grown, so has its expertise in the healthcare arena. “Our growth has enabled us to have more resources available in house, including teams of excellence who bring a breadth of experience to healthcare projects,” said Demko. “We’ve grown from doing small healthcare projects to providing healthcare planning for academic medical center campuses that need not only to provide patient care, but must also house research and education facilities.”

Because Burt Hill offers these same services overseas, they must take special care to recognize cultural differences in designing healthcare facilities. “Working in Dubai and India requires that we provide facilities for separate, gender-based care,” said Demko. “Many facilities are also based on the European poly-



Thomas Demko

clinic model, where doctors stay put, and patients come in to see them. This is different from the American model, where patients are in separate rooms and doctors move from room to room.”

Burt Hill’s expertise in healthcare also enables it to help clients best budget their resources. “We are acutely aware that institutional projects are on the expense side of the ledger and not on the revenue-generating side,” said Demko. “In commercial work, the building is the revenue generator; clients rent the space per square foot. In institutional work, clients make money on their programs and not on the building, so they need to get the

most for the money they spend.

“Sometimes that means spending more money up front to get it back in lower operating costs,” he added, “instead of having a lower first expense and paying yearly for inefficiency.”

Burt Hill’s staff also stays abreast of changes in the healthcare environment to make sure that clients are prepared for what the future holds. “Healthcare changes dramatically and quickly, and it is our job to help our clients achieve their patient care goals,” said Demko. “By improving the quality of the environment, we can not only increase patient satisfaction, but lower a patient’s length of stay in the facility.”

Whether a client needs assistance with a simple renovation project or help designing a master plan, Burt Hill has the resources to bring a project to fruition. “Our in-house engineering department gives us a leg up on energy modeling for sustainable design,” said Demko. “We are also known for being able to handle technically complex projects, like planning a large urban campus with limited space that can only grow by going up or down.

“What sets us apart is that when a client hires us for a project, they hire a team – not just an architect,” said Demko. “And that team has access to all of Burt Hill’s resources.”

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Gateway Hospice

Gateway Hospice Pays It Forward

By Vanessa Orr

Gateway Hospice believes that caring for others is critical during times of crisis, and not only for those with life-limiting illnesses. Though they take special pride in reaching out and serving the many patients who honor them with their needs, Gateway also recognizes that their commitment to serving the community extends to their neighbors.

As a result, in the spirit of giving, Gateway Hospice has made it their passion to 'Pay It Forward.' The hospice team has made a commitment throughout the year to pay it forward by adopting families and individuals in the community who are in need and offer their time and resources to help improve people's lives.



Recently, the Gateway team had the honor of assisting a family in need with the help of John Stanley, owner of the Uncommon Ground Café. The family had experienced much devastation in the past year, including having their home destroyed by the Aliquippa flood which took away many of their personal possessions. The family, which has nine children, is currently living in one bedroom on the second floor of their home until the first floor is renovated and flood repairs are made. The many day-to-day luxuries most people take for granted they do not have. Preparing a meal, adequate clothes, furnishings ... all are a challenge for this family and for many others who have lost homes and possessions to area flooding.

The Gateway team prepared a feast for the family, and continued to go above and beyond by conducting a food drive to ensure that their cupboards remained full even after the hospice team was gone. In this way, Gateway's team of caregivers' unanimously made a decision to make a difference—and what a difference they continue to make!

"By paying it forward, Gateway Hospice is not only helping people with immediate needs in the community, but is also increasing the number of people who, after receiving help from the Hospice, will pay it forward once again."

After learning that Harihanath Brunstein, one of their volunteers, was having difficulty getting a work visa, Gateway Hospice decided to support her by sponsoring her application. "Hari first came to us as a student of the Greater Pittsburgh Literacy Council, where she was helping to make ornaments for our patients," explained Mary Tobin, general manager, Gateway Hospice. "She asked about what Gateway did, and said that she wanted to help. Since then, she's been volunteering her time in our medical records office, as well as assisting in all areas of our operation.

"She's done a tremendous amount for us, and we believe that there are no boundaries to her skills," added Tobin. "So we decided to begin the initial investigation towards helping her get her work visa, because it was the right thing to do. She's a part of the Gateway community."

Brunstein, who worked as a lawyer back in Paraguay, was amazed by the Hospice's offer. "I almost cried—I've been waiting for this chance for years," she said. "With all that's involved in the immigration process, many companies don't want to get involved. But Gateway saw how much I like and respect what I do here, and they were willing to take a chance on me."

By paying it forward, Gateway Hospice is not only helping people with immediate needs in the community, but is also increasing the number of people who, after receiving help from the Hospice, will pay it forward once again.

If you know an individual or a family who needs support, contact Vanessa Larson or Erica Hubsch at (412) 536-2020. Gateway Hospice challenges you this year and every year to continue in the spirit of giving and look for opportunities to 'Pay It Forward' every day.

GATEWAY HOSPICE

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Heartland Hospice

Heartland—Providing Care for the Mind, Body, and Spirit

By Christopher Cussat

Heartland Home Care, Hospice and IV Care (Heartland) is a national health care provider specializing in home care, hospice, and IV care (also known as infusion therapy). According to the company's Pittsburgh Manager of Business Development, Kimberly Fanelli, RN, BSN, MBD, Heartland is actually a division of HCR-ManorCare—a leading provider of short-term post-hospital medical care, rehabilitation, and long-term skilled nursing care.

HCR-ManorCare itself has nearly 60,000 employees who provide care for patients and residents through a network of more than 500 skilled nursing and rehabilitation centers, assisted living facilities, and outpatient rehabilitation clinics, as well as hospice and home care agencies.

Fanelli explains, "In many areas of the country, we also have skilled nursing facilities called 'ManorCare Health Services.' We also have secure Alzheimer's assisted living facilities called Arden Courts—and in the Pittsburgh area, we have nine ManorCare Skilled Nursing Facilities (SNFs) and three Arden Courts' facilities."

"Our hospice team focuses on comfort by addressing the physical, psychosocial, and spiritual symptoms or needs of the patient and his/her loved ones. Our hospice program is different because patients need not lose hope nor stop comforting treatments to receive hospice services and advance directives—and health care decisions do not need to be completed."

- Kimberly Fanelli

Heartland alone has three main product lines: home care, hospice, and IV Care. Fanelli continues, "The first service that we offer is home care. Heartland Home Health Care provides services that address the patient's physical, psychosocial, and spiritual needs through a specially trained team of nurses, therapists, and social workers. Services are provided with the focus on maximizing recovery, well-being, and/or quality of life."

What separates Heartland from other health services companies is the fact it provides care for the mind, body, and spirit that is comforting and compassionate. "We respect our patients' and their families' choices. We also accept and support our patients wherever they are in life's journey," adds Fanelli.

Another unique offering of Heartland is Home IV services. Fanelli explains, "Patients receiving Home IV Care enjoy the

satisfaction of returning to their own surroundings, resuming daily activities, taking an active role in their own care, and/or returning to work." She adds that supporting the patient's independence offers

significant physical and emotional benefits that help recovery and healing. "Our IV care program is different because we have a specialized program that focuses on

fragile and elderly patients to ensure that their special needs are met. For example, the labels are enlarged or we send two packages instead of one because one would be too heavy."

The last service that Heartland provides is hospice—providing supportive care for patients and loved ones living with advanced illness, while tailoring care to their preferences and choice. "Our hospice team focuses on comfort by addressing the physical, psychosocial, and spiritual symptoms or needs of the patient and his/her loved ones. Our hospice program is different because patients need not lose hope nor stop comforting treatments to receive hospice services and advance directives—and health care decisions do not need to be completed."

Heartland's unique offerings and addressing the psychological and spiritual aspects of health care in addition to the physical sets it apart from other providers. And helping patients and families while they are making important decisions about their health services is the ultimate focus of Heartland's care.

For more information on Heartland visit: www.heartland-homecare.com or www.heartlandhospice.com. For more information on HCR-ManorCare please visit: www.hcr-manorcare.com.



Kimberly Fanelli

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Lake Erie College of Osteopathic Medicine

Lake Erie College of Osteopathic Medicine Makes Large Footprints

By April Terreri

When the founders of Lake Erie College of Osteopathic Medicine (LECOM) in Erie decided to open a new medical college in 1992, the medical community shook their heads. After all, hadn't they read the Pew Foundation's report stating there already were too many physicians, nurses, and pharmacists in the country?

Well, it turns out LECOM was right and Pew was not. In fact, Millcreek Community Hospital and other hospitals in the region were having a lot of difficulty recruiting physicians and other medical professionals they required, reports Silvia Ferretti, D.O., Provost, Senior Vice President and Dean of Academic Affairs of LECOM. "We existed in an area underserved by physicians between Pittsburgh, Buffalo, and Cleveland. Erie having its own school meant we could help with the supply-and-demand problems in the region."

LECOM established its niche by delivering student-centered medical education in multiple learning formats designed to appeal to the different adult learning styles. "Our students have the choice of four pathways, depending on how they excel in learning," explains Dr. Ferretti. Three of the pathways are traditional, four-year programs and include a system-based



Dr. Silvia Ferretti



Dr. Hershey Bell

lecture/discussion curriculum; small-group, problem-based learning; and an individually-directed, independent study pathway.

The fourth pathway – the Primary Care Scholars Pathway – is an accelerated, year-round three-year program that LECOM began this academic year. "This pathway has generated a lot of interest," notes Hershey Bell, M.D., Associate Dean for Faculty Development and Evaluation. To gauge student interest, the College accepted six students into this program in October. Dr. Bell reports interest peaked beyond expectations, with 30 students expressing interest for the eight available spots in next year's program. The program will be able to enroll 12 new students in its fourth year of operation. "After that, if the pathway is as successful as we think it will be, we will open the program to accept whatever number seems appropriate."

Dr. Ferretti notes that one of the primary appeals of osteopathic medicine is its focus on the patient first, then the disease. "The student going into osteopathic medicine is

philosophically driven to include osteopathic manipulative treatment as well as treating the mind, body, and spirit of the individual patient. Over the past 15 years, we have seen more of a focus on prevention, which has always been key to osteopathic medicine. Now we are seeing this philosophy becoming more commonplace."

Because LECOM is a private institution of learning, the College maintains affordable tuition. "We have one of the most affordable tuitions – about \$25,500 per year – in the country for a private medical school," states Dr. Ferretti. "Affordability is very important because the indebtedness of a medical student can be in the realm of \$160,000, which could drive students from practicing in primary care, for which there is a huge need in the country."

Dr. Bell notes all U.S. medical schools face a big challenge in proving to the public that high-quality medical care is a primary concern for medical educators. "About a decade ago, a report stated that hospitals and physicians were a major source of error leading to patient death. As a result, the entire medical profession is being held more accountable to produce only quality physicians. Here at LECOM we have responded to that challenge by incorporating competencies into our curriculum that specifically focuses on high quality care and high-quality outcomes. We want to ensure we produce students who will go out there to practice medicine above and beyond the standards. We are fortunate in that we have the ability to offer these multiple learning pathways and flex our curriculum to respond quickly to these new trends and requirements in the profession."

Dr. Bell notes the current generation of students entering higher learning has never known a time when there were no computers and therefore they have expectations in terms of what a school will deliver within a curriculum. "They expect technology, innovation, and multiple platforms of delivery," he reports. "One example is how we are responding to these expectations through our distance education product that allows us to offer online chat rooms, discussion forums, and pod casts. If a medical school can't offer these things, it is perceived as anachronistic."

LECOM is also developing a distance education, core curriculum for its third- and fourth-year students on clinical rotations throughout the country. "This assures that every student can access the same curriculum, dialog with the same professors, and see the same lectures through pod casts," explains Dr. Bell. "This to me is one of the great challenges in medical education and a challenge we can meet because we were able to create a strategic plan that suggested we needed to think about these things. So, now we are fortunate to be at the forefront of this kind of educational delivery."

Dr. Bell adds that it is important that physicians live up to their oath to promise to teach the next generation of physicians. "The truth is that not every physician has the skills to do that effectively. But through our master's degree program, we designed a program to help physicians become better teachers so they can become educational leaders in their medical settings and in their communities. Here at LECOM we strive to be leaders in teaching physicians how to be educators. Although we've been around for only 16 years, we are already looked to by the profession for leadership."

LECOM
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Liken Health Care, Inc.

Liken Home Care Helping Patients Remain at Home and Maintain Their Independence

By Lori Boone

Consumers today should view in-home healthcare as a smorgasbord of options, allowing them to pick and choose services and portions to suit their individual needs. The end result is completely customized in-home care.

"We see it as the up-and-coming kind of service," said Robert Liken, president of Liken Home Care of Pittsburgh. Liken said the high cost of nursing-home care is propelling the trend. It's simply cheaper to remain at home and find other options.

The company, a major player in the region, with branches in Beaver, Pa., Houston, Texas, and Buffalo, N.Y., has kept pace with this evolution in home care, creating its own "Care Manager Program."

An employee will come to your home free of charge to discuss options and help map out a plan. The consumer can choose various services provided as-needed, hourly, or on a live-in basis. Liken works within your budget, accepting long-term care insurance, some private insurance, workers' compensation insurance, some county and state funding, and out of pocket compensation. Liken is not Medicare certified.

The consumer sets the pace of how often the company checks in and also can contact an employee personally 24/7, Liken said.

Liken said other factors also are contributing to the field's growth. First, people are living longer. "The fastest growing segment of the population is people over 85," Liken said.

Families today are typically spread over much larger geographical areas and are unable to provide direct care. His company recently took a call from a man in Texas hoping to arrange some help for a parent in the Pittsburgh area.

Also, the baby boom generation entering the assisted-health arena is like "a snake swallowing a rat," he said.

The swell of people about to enter the system will have a much smaller number of direct people able to help them remain independent. As a result, in-home health-care programs such as the Care Manager Program are exploding in growth.

Liken said his company serves three populations: the elderly, people with disabilities, and the recovering ill, meaning those recently discharged from hospitals who may not need nursing services, but do require help with everyday needs.

Services are as varied as providing monitors to sit with a patient while in a facility to provide immediate help. Liken said hospitals and families are happy to have the service because someone can't always be bedside. Sometimes hospitals will refer patients to the service, and sometimes patients will

contact Liken directly. Either way, the hospital will coordinate, he said.

Liken can also arrange for drivers, personal hygiene or meal assistance and housekeeping, as well as nursing aides or RNs for more skilled services.

Liken has also partnered with Alert One to provide its units to homebound consumers. The mobile and static devices allow direct personal contact with someone at the

push of a button, Liken said. Alert One is given a list of contacts and can immediately provide the consumer assistance.

"It's an extra level of comfort," Liken said.

Liken's father started the business as a staffing service in 1949. In 1974, Liken started the health-care division, which also provides staffing services to the health-care industry but primarily focuses on in-home care today.

"The real focus on growth is in home care," Liken said recently from his Houston office.

He estimates the company employs 200 to 300 field employees in each market, and their duties range from two-hour visits to round-the-clock care.

Locally owned and operated, Liken has expansion plans, "but we're waiting to see what happens to the whole economy," Liken said. "One thing's for sure, home care is going to be needed."

He encourages families to be evaluated early and not wait until there's a problem. Many think they can do it themselves. But as people age, their personalities change, problems erupt and many can't cope.

"They find they need that third party to come in and be a referee and give them some respite," he said.

For more information, please visit www.likenservices.com.



Robert Liken

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North Hills ManorCare

North Hills ManorCare Adds State-of-the-Art Rehabilitation Center

By John Fries

When did nursing facilities become so cool, so cutting-edge? Here in western Pennsylvania, where a substantial part of our population has been among the oldest in the country for as long as any of us can remember, it's long been a priority for medical providers to offer seniors a continuum of care that's as complete as possible. So, when a doctor or other healthcare professional refers a patient for nursing care, it's can easily not be about where an appropriate facility is, but which will most effectively meet the needs of the patient in question. For facilities, the challenge centers on how to be the standout residence in the marketplace.

At ManorCare, located at 1105 Perry Highway (near Three Degree Road) in the North Hills, such challenges are met on a daily basis. The facility has been offering excellent accommodations and care to residents and patients, mainly from the north suburban communities, since the 1980s. The quality of the care provided at ManorCare is so good, in fact, that the facility was recently honored with a readers' choice award from the Pittsburgh Tribune-Review and was named by Pittsburgh CityPaper as one of the top 12 rehabilitation facilities in Pittsburgh.

In a region brimming with healthcare options, it's very impressive to be considered part of the best dozen. But ManorCare is doing anything but resting on its laurels. In the spirit of continually enhancing its menu of offerings to address patient needs, ManorCare late this past summer added a state-of-the-art physical therapy and rehabilitation center to its 60-bed long-term care unit.

The physical therapy center, like the rest of the building, is contemporary and bright, while, at the same time, "comfortable and homelike," according to Administrator Kimberly Josephs, who says that therapy, available seven days a week, is provided by experienced, expert staff led by a dedicated team of department heads. "Our new unit is modern and cutting-edge, and outfitted with brand new equipment. And we offer a full range of traditional therapies as well as such advanced modalities as diathermy and ultrasound."

And there's more. Adding to the pleasant ambience in the new



center are an internet café and flat screen televisions. The reason for this, Josephs explains, is because Manorcare serves a wide range of ages. In fact, the facility is capable of admitting anyone over the age of 18.

"We used to be known as primarily a geriatric facility, but today, we see quite a few younger patients as well," she says. "Even people as young as their 20s. Many of our patients require short-term rehabilitation, which means an average length of stay of 25 to 35 days.

So, the TVs and internet access enable people of all ages to do here what they'd likely be doing at home in the same situation.

Josephs says that, in the current environment, hospitals are discharging patients much more quickly,

and patients are not only demanding alternatives to nursing home care, but specifically expressing the desire to go to rehab-type facilities. "From ManorCare," she adds, "60 to 75 percent of them are discharged to a lower level of care." Most patients who receive care at Manorcare are HMO members (Highmark, Security Blue and Unison are among the many forms of insurance accepted), followed by those covered by Medicare.

ManorCare North Hills is a member of HCR ManorCare, a leading provider of short- and long-term medical and rehabilitation care that is provided through a nationwide network of skilled nursing and rehabilitation centers, assisted living facilities, outpatient rehabilitation clinics, and hospice and home care agencies.

Kimberly Josephs, ManorCare North Hills, can be reached at (412) 369-9955 or at 339admin@hcr-manorcare.com.



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**For more information
on these standard profiles or
the detailed profiles that follow,
please contact Western
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The Importance of Updating Account Beneficiaries



By Donna M. Cheswick

Investment accounts that allow for designated beneficiaries are one of the easiest and direct ways to pass assets to your loved ones upon your death, but this only works if the information is current and up-to-date.

We all live busy lives, sometimes there are not enough hours in a day to accomplish everything we want to get done. There are always things we mean to attend to, but figure we'll get to them eventually.

One of the things that should take higher priority is making sure the beneficiary information on your investment accounts is periodically updated. This is especially important when you have a major change in your personal circumstances such as a marriage, divorce, birth of a child, adoption or death of a spouse or other close relative.

When beneficiary designations are outdated or ignored it can cause many difficulties for those nearest and dearest to you. The law very clearly states that assets in these types of accounts must revert to the person(s) or institution(s) named on the account agreement. What happens when there is only a single beneficiary on an account and that person is dead?

Upon your death this would cause the assets to revert to your estate and could be subject to probate and unnecessary taxation. What happens if you have named your children as beneficiaries, but forgot to update the document to include those born or adopted after the initial designation? This would cause you to unintentionally disinherit that child. What happens if you have been divorced and remarry but neglect to change your beneficiary to your current spouse? Upon your death the assets would pass to your ex-spouse.

The accounts that have beneficiary designations on them may be more abundant than you realize. Included would be employer retirement plans, annuity contracts, life insurance policies, and IRA accounts, as well as, transfer or payable on death titled accounts. Take a few minutes to review the primary beneficiary(ies) on all your accounts. Make sure to also consider naming contingent beneficiary(ies). These would be the individuals who will receive your assets if your primary beneficiary(ies) is/are not available, either because they have predeceased you or because they wish to disclaim part or all of your account.

For your own peace of mind and the well-being of your family add updating your beneficiary information to your to-do list and take a few minutes to protect your assets for the ones you love.

About Donna Cheswick

Donna M. Cheswick has more than 20 years experience in the financial services industry providing individual and corporate clients with personalized service and professional planning advice to help them grow, preserve and protect their investment portfolio as well as achieve their financial goals.

In addition, as a Certified Divorce Financial Analyst, Donna assists individuals and their attorneys to have a clear understanding of the short and long-term financial implications of various settlement proposals prior to agreeing to a settlement. Her professional training in evaluating the financial implications early in the process can help clients towards a more stable economic future and avoid the common financial pitfalls of divorce.

Archived Articles on Pittsburgh Better Times

- [If You're Contemplating Divorce Know Your Financial Situation](#)
- [What to Consider When Contemplating Divorce](#)
- [The Importance of Updating Account Beneficiaries](#)

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Pittsburgh Better Times: A Lifestyle Publication for People who are Divorced, Widowed, and Separated



By Harvey D. Kart

Pittsburgh Better Times is a lifestyle publication and website serving the nearly one half-million individuals* in Pittsburgh and surrounding counties who are divorced, widowed, and separated. Backed by my 25-year experience as a niche publisher of titles including *Western Pennsylvania Hospital News*, *Pittsburgh Boomers*, *Next Generation*, and *Western Pennsylvania Nursing News*, this print and digital magazine will be driven by the voices

of our writers and the audience we plan to serve.

With the loss of two great friends, Leo Rebolz and Karen Houston, I have seen their respective spouses, Kathy and Jerry, navigate through the grief process and find their new “normals.” Additionally, my wife and I are now helping our daughter, Kristen, as well as our two grandchildren, undergo the emotional upheaval of a divorce. We’re supporting them through this difficult time and helping them refocus and rebuild their lives.

Always being someone who tries to see the positive things in life, I wanted to create a vehicle for those who are in different stages of moving on with their lives and are discovering their new normal. With *Pittsburgh Better Times*, I hope to highlight and profile those individuals who are divorced, widowed, and separated in a positive way and inspire others as they continue on with their lives.

Pittsburgh Better Times will feature educational and informative articles as well as enriching and empowering stories about life, love, and leaps of faith. Our aim is to meet the diverse, personal needs of our readers by delivering relevant information on arts & entertainment, business, careers, health, humor, money management, nutrition, online resources, relationships, self-improvement, travel, volunteerism, and more.

As an extension of our brand, readers can also follow *Pittsburgh Better Times* through our social media channels such as YouTube, Twitter, and Facebook—to connect with others who share similar personal experiences, challenges, ideas, and questions.

Contact Us

For more information on *Pittsburgh Better Times*, please contact me at hdkart@aol.com or 770-353-5847 or Daniel Casciato, our Assistant to the Publisher, at writer@danielcasciato.com or 412.607.9808.

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Testimonials

Great concept Harvey- Best wishes for success!

-Lucy Novelly Seger

Good Luck and best wishes on this new venture. It sounds interesting and relevant.

-Tom Surman

Bravo! Pittsburgh needs something for single people especially those over 40 or 50. Thank you for identifying a need and filling it.

-Mary Lee Gannon

What a wonderful way to turn some sad experiences into something positive that can help so many others! A great and moving tribute to your departed friends and their families. I think it's a brilliant idea! Good luck with it!

-Susan Pearlman

Looks wonderful!! Great job!!

-Cheryl Nemanic

Nice addition. I had tears in my eyes when I read your article about your best friend Leo. I know what you are going through. I recently lost a good friend as well. it will get better, time does heal the pain and you will see him again, “count on it!”

-Geno

I am happy to see that someone is publishing something for divorced and widowed people living in the Pittsburgh area. I went through a divorce myself and was a single parent many years ago when I moved to Pittsburgh. I am still single as are many of my relatives and friends and it will be nice to have a publication geared to people in our situation. Good luck with your new endeavor and thanks on behalf of the many single people in the Pittsburgh area!

-Catherine Stearns

I'm writing to congratulate you on another great publishing idea. This will be a success as have a great many of your projects (not all, I'm sure).

-Rick Rogow