

Polish American Social Services "PASS"

PolishAmericanSocialServices.com



Health Matters

Know Your Cholesterol

Older adults are at risk for heart disease. Find out how to manage your cholesterol levels and lower your risk for heart disease.

What is Cholesterol? Cholesterol is a soft, waxy substance that is naturally produced by the body and is a part of every body cell. Cholesterol is made by the liver and is used to produce hormones, bile acid for food digestion and vitamin D. Cholesterol can also be found in animal foods like meats, fish, poultry eggs, and dairy products. Cholesterol is not bad. However, when there is more cholesterol in the blood stream than the body needs, the extra cholesterol may deposit itself in the arteries throughout the body, forming hard areas in the walls of arteries called plaques. These plaques can build up in a blockage making it difficult for blood to be circulated to all parts of the body.

Good and Bad Cholesterol: Cholesterol is carried through the blood attached to proteins. This cholesterol-protein package is called a lipoprotein. When a blood sample is taken to measure the amount of cholesterol in the blood, your healthcare provider is interested in two types of lipoproteins; low density lipoprotein LDL (bad cholesterol) and high density lipoprotein HDL (good cholesterol). Low density lipoprotein transports cholesterol throughout the body, making it possible for LDL (bad) cholesterol to build up and cause blockages of the arteries making it difficult for blood to get through to nourish the organs. On the other hand, HDL (good) cholesterol picks up excess cholesterol and takes it back to the liver where the liver will send the body what it needs and will send excess cholesterol to the intestines for elimination.



Lifestyle changes are the first line of defense against high cholesterol levels. These include:



- Stop smoking
- Lose excess pounds
- Choose healthier fats
- Limit your cholesterol intake
- Eat heart healthy foods
- Select whole grains
- Stock up on fruits and vegetables
- Eat healthy fish
- Drink alcohol in moderation
- Exercise regularly

If you haven't had your cholesterol level checked in the past 3 years, make an appointment with your healthcare provider to have it done. If your cholesterol level is high, the sooner you get treatment, the better. It's not always necessary to take cholesterol-lowering medications; changes in your diet and regular exercise may be enough to take care of the problem. Keep track of your cholesterol levels just as you would your blood pressure measurement.

HEATING ASSISTANCE PROGRAMS

Besides the LIHEAP Program, featured in a separate article on this page, there are many other programs to help with your winter heating bills. The following is a brief list of the programs:

CRISIS - This is a part of the LIHEAP Program and is designed to get emergency help to those households when utility service is off or in danger of being shut-off. Grants up to \$300 available if eligible. Those interested in this program must visit a Crisis center in their neighborhood to apply unless a LIHEAP application was already made and on file with the program.

UESF - The Utility Emergency Services Fund is designed to help with up to \$500 in assistance for utility bills that are shut off or ready to be shut-off. This grant, along with other assistance, must reach a zero balance on the bill giving the customer a fresh start.

PGW's CRP Program - this is the customer responsibility program and it helps low income customers keep their service on by paying a budget based on their income as well as possible discounts.

For more information about these programs and other programs to help with this winter's heating bills call PASS at (215) 923-1900.

1099 ALERT! KEEP THOSE 1099's!

Over the last month in January 2008, Social Security, pensions, banks and other financial institutions sent out income statements called 1099's. These income statements are summaries of all the income someone would have received during 2007. THESE STATEMENTS ARE IMPORTANT TO APPLY FOR VARIOUS PROGRAMS AND SHOULD NOT BE THROWN AWAY!

Please make a folder at home and place all 1099's in it so when applying for a water discount, property tax/ rent rebate program or any other program, this information will be handy.

For more information about
PASS Services, go to:
PolishAmericanSocialServices.com

From the Desk of
Richard Klimek
Program Supervisor
**Polish American
Social Services "PASS"**



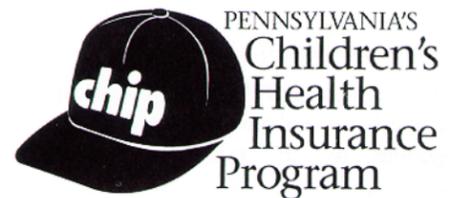
In 2008, Polish American Social Services (PASS) marks 100 years of providing various services to the Polish American community and the community-at-large. What began in 1908 as a group of people helping new arrivals at the immigrant port of entry at Washington and Delaware Avenues in South Philadelphia, has become a well-respected, community-wide social service agency assisting people in Philadelphia and Southeastern Pennsylvania. The Board of PASS is proud to continue its original mission of helping individuals and families with information, referral and direct assistance and thanks everyone who continues to help the agency maintain its community outreach services.

The economy has been in the news constantly, especially the unstable job market. I encourage all job seekers to keep checking PASS's web site Employment link at: PolishAmericanSocialServices.com, for job fairs and job seeker information. I also encourage those offering jobs to contact PASS so this information can be shared with individuals seeking employment opportunities.

Let's make 2008 a memorable year, pulling our resources and information to help as many people as possible. Kindly continue to spread the word about PASS's services and read the information about PASS's services outlined in this newspaper. I would also like to take this opportunity, on behalf of the Board of PASS, staff and those served by the agency, to thank everyone who generously contributed to the agency's annual United Way Donor Choice appeal. Thanks for your ongoing support! Bog Zaplac!

Pennsylvania Becomes One of Six States to Offer Health Care Access to ALL Uninsured Children

Thanks to Governor Rendell's initiative called "Cover All Kids," all children living in Pennsylvania, that do not have medical insurance for healthcare, can get coverage through the Children's Health Insurance Program (CHIP).



Edward G. Rendell, Governor

For the very low income, children will be screened for Medicaid eligibility. Low to mid-income, children can get free coverage under CHIP and have no premiums or co-pays for services. Parents at higher income levels will have a monthly premium and co-pays, but costs will be reasonable because its a sliding scale fee based on income. In this manner, ALL Pennsylvania children will have access to medical coverage.

For example, let's look at a family of four people with different income ranges:

Income for a family of four	Monthly premium per child
\$41,300 or less	\$0
\$41,301 - \$51,625	\$40
\$51,626 - \$56,788	\$56
\$56,789 - \$61,950	\$64
over \$61,951	\$161

Co-pays apply for the following:

Service	Annual Income \$41,300 or less (family of four)	Annual Income \$41,301 up to \$61,950 (family of four)	Annual Income above \$61,951 (family of four)
Doctor Visit	\$0	\$5 (except for well-child visits)	\$15
Specialist Visit	\$0	\$10	\$25
Emergency Room **	\$0	\$25	\$50
Brand Name Prescriptions	\$0	\$9	\$18
Generic Prescriptions	\$0	\$6	\$10

**Emergency room visit co-pay applies if the child is not admitted for a hospital stay.

Other CHIP eligibility requirements are:

- child does not have medical insurance
- child must be a Pennsylvania resident
- child is not eligible for Medicaid
- child must be a citizen of the United States, a permanent legal alien or a refugee as determined by the U.S. Immigration and Naturalization Service

If you think this program would be helpful to your family, call PASS at (215) 923-1900 for more information or the program directly at 1-800-986-KIDS or their internet site at: chipcoverspakids.com

In recognition of a contribution from the
Dolfinger-McMahon Foundation
For Polish American Social Services programs