



## Aging Adult & Elder Care Resources

This flyer outlines resources and benefits of interest to employees caring for aging adults at Loyola University Maryland. Some resources and benefits may have associated fees and/or only be available if enrolled in the University's group insurance plan. All benefits and programs mentioned are intended for informational purposes and do not guarantee eligibility or availability.

Contact the Benefits & Wellness team at 410-617-1365 with questions about benefits or another member of the Office of People and Culture at 410-617-2354 or [humanresources@loyola.edu](mailto:humanresources@loyola.edu).



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### HEALTH and WELLNESS BENEFITS

**Cigna Members:** Loyola University Maryland's Cigna Health Plans provide a variety of elder care benefits for aging members and their enrolled dependents. Members can access comprehensive services, including preventive care, chronic disease management, and wellness programs specifically designed for aging individuals. Through [myCigna.com](https://myCigna.com) or by calling 800-244-6224, members can connect with Loyola's OneGuide customer care service for additional information.

**Flexible Spending Accounts (FSAs)**, specifically Dependent Care FSAs, can be used to cover certain elder care expenses if specific criteria are met. Keep in mind that FSAs have specific rules and limitations, so it's a good idea to consult with Optum at 800-243-5543 or [Optum FSA](#). Additionally, keep in mind that annual contribution limits may be subject to change each year, so it's important to stay updated.

#### Here's how they work:

- **Enrollment:** Employee must be enrolled in the FSA.
- **Eligibility:** The elder must be claimed as a dependent on the employee's federal tax return. View [IRS Publication 503](#) for more information.
- **Covered Expenses:** Eligible expenses include costs for adult day care centers, in-home care services, or caregivers who assist with daily living activities like bathing, cooking, or transportation. These services must enable the employee (and their spouse, if applicable) to work, seek employment, or attend school full-time.
- **Documentation:** To claim reimbursement, receipts and possibly medical documentation must be provided.

### LEAVE BENEFITS

#### **FAMILY AND MEDICAL LEAVE (FMLA)**

Eligible employees may utilize [FMLA](#) leave to provide care for a long-term illness or urgent situations, such as hospitalization or sudden health emergencies requiring immediate assistance. During this period, employees can use their accrued time off to remain in paid status. Contact a member of the Benefits & Wellness team in the Office of People and Culture to discuss your specific situation.

#### **SICK/VACATION LEAVE**

Sick and vacation leave may be used to assist with medical appointments, treatments, or daily care needs. Information on Vacation Leave and Sick Leave is available in Section VI of the Staff and Administrator Policy Manual. This information includes availability of sick leave to care for an employee's family member.

### CARE PROVIDERS & PROVIDER DISCOUNTS

#### ELDER CARE PROVIDERS

Eldercare Locator: This is a public service of the Administration for Community Living connecting to services for older adults and their families. Learn more on the [Eldercare Locator webpage](#) or by calling 800.677.1116.

Acentra, Loyola's Employee Assistance Program (EAP), offers a search tool to assist with finding elder care providers. Go to [www.EAPHelplink.com](http://www.EAPHelplink.com) and enter the company code "LOYOLA." Click on Locate Providers on the home page.

Click on "Savings Center" on the home page and select the applicable link (or use the search bar at the top of the page) to learn more about available senior living discounts with participating partners (e.g., Brookdale Senior Living, Seniorly), including steps to redeem the discount.

Brightview Senior Living Communities offers assisted living, memory care, and enhanced care services. Visit [Brightview Towson](#) (Phone: 410-567-0094) or [Brightview Rolling Hills Catonsville](#) (Phone: 410-220-6882) to learn more.

### ELDER CARE RESOURCES & SUPPORT

There are a variety of elder care support programs designed to assist seniors and their caregivers in maintaining health, independence, and quality of life. Some programs and services may involve associated fees. It's recommended to contact the program provider directly to determine eligibility and any applicable charges.

Acentra, Loyola's EAP, offers a robust library of articles and other resources for those caring for aging adults. Topics include adults with disabilities, aging well, planning for the future, government programs, housing options, home care, caregivers, grief and loss, and more. Visit [www.EAPHelplink.com](http://www.EAPHelplink.com) and enter the company code "LOYOLA". Click on "Aging" on the home page.

Leadership and advocacy program offering information, education, and programs to support aging individuals. Visit [Maryland Department of Aging](#) or call 410-767-1100 to learn more.

Network of professionals offering products and services to help seniors remain safe, comfortable, and independent. Visit [Maryland Senior Resource Network](#) or call 877-711-6776 to learn more.

Free daily well-being check-in calls to seniors age 65+. Visit [Senior Call Check](#) or 866-502-0560 to learn more.

Maryland Department of Aging provides programs to improve the well-being of older adults. Visit [Department of Aging](#) or call 800-243-3425 to learn more.

### ELDER CARE LEGAL RESOURCES

Free civil legal assistance to those in need, including seniors. Visit [Pro Bono Resource Center of Maryland](#) or call 410-837-9379 to learn more.

Legal advocacy and support for individuals with disabilities, including seniors, to protect their rights and ensure access to necessary services. Visit [Disability Rights Maryland](#) or call 410-727-6352 to learn more.

Nonprofit law firm offering free civil legal services to low-income and vulnerable individuals, including elder adults. Visit [Maryland Legal Aid](#) or call 410-427-1800 to learn more.