

On Life's Journey with



By Lori Lovely



Life is often considered a journey, with many paths from which to choose. But as we age, that journey can become more difficult and direction is hard to find. Some of us find ourselves alone on the journey, unsure of which path to take or whom to turn to for guidance.

Living by Your Design is a unique company that fulfills the role of travel guide by providing referrals for residential options and health care. It can also act as an advocate, assisting seniors with Social Security and Medicare.

“Our goal is to enhance their quality of life,” Buttice says.

Founded by Steve Buttice in 2013, LBYD serves primarily the tri-county area, but has helped clients as far away as the Quad Cities, Bloomington/Normal, Chicago, St. Louis, and Indianapolis.



“Our goal is to enhance their quality of life,” Buttice says. “We focus on our clients, their families, and their needs and wants to make life easier for them. We help people through stuff and ease their burden of where to turn next.”

Road map

Where to turn next is a very personal decision. It may be instinctual to want to remain at home; it’s familiar and comfortable. If that’s the goal, Buttice says LBYD can assist with connections to home health care and other services that will enable seniors to continue living in their homes.

“We want to keep people safe in their homes as long as possible,” says Nancy Medendorp, life care planner at Skender Medical Consulting. She partners with Buttice to hold educational seminars to inform seniors of their options. It takes preparation to stay home. “People often don’t plan ahead. We do the leg work for them.”

For those who can’t or don’t want to remain in their homes, LBYD offers referrals to independent living facilities and nursing homes, where they receive three meals a day and have support personnel for their health and other needs.

“People used to make this decision using the shotgun approach,” Buttice says. Housing decisions were often solely income-based and made under pressure. His network and years of experience help his clients plan ahead and narrow the selection process using broader criteria, starting with income

but also including location, assets, medical need, and possibly memory care — for immediate need or for the future. “Fifty percent of Parkinson’s patients will develop dementia,” he explains. “One move is less impactful. They keep the same friends and the same staff.” Familiarity can be comforting.

While most of the referrals provided by LBYD are free, sometimes there’s a consulting fee.

Recommended reading

Much of the success of LBYD can be attributed to Buttice and his throng of cohorts, each with a specialty that can benefit his clients. “Steve’s been in business for 30 years and knows everyone,” reflects Fadi Rustom, partner at Hall, Rustom, and Fritz, a full-service law firm in downtown Peoria. “We are borrowing on his reputation when we work with people he has referred to us.”

Rustom, who specializes in estate planning, is accredited by the U.S. Department of Veterans Affairs, which imposes regulations about who can submit applications on behalf of veterans or surviving spouses of veterans. Having completed training and ethics courses, he is allowed to assist clients with applications for benefits and pensions.

The VA has increased restrictions on qualifications, Rustom says, so having an expert navigate the process is beneficial. In addition, the VA has “limited staff,” he notes, “so they prefer applications that are properly filled out.” Some of his clients

have had their applications denied because they weren't completed correctly or were missing information. He explains that applicants can ask the VA to reconsider their application if new information is submitted. "Some try to apply on their own or have family members help, but they often get denied. We resolve the issues and resubmit."

Most aren't even aware of this service, which is why his relationship with LBYD is so advantageous.

To be approved, a person must be at least 65 years old (or 55 if on Social Security disability), an honorably discharged veteran who served in the military a minimum of 90 days — with at least one day during time of war — or be the un-remarried spouse of a veteran.

Next, the VA looks at the applicant's medical condition, Rustom explains: mental disorders and physical limitations that require assistance. Needing help with two or more activities of daily living qualifies an applicant for eligibility.

A financial element is also examined. If your monthly expenses exceed your monthly income, you are eligible. Many applicants assume all assets count toward eligibility when applying for VA benefits. Rustom can advise which assets do and don't count toward eligibility for VA pension benefits.

Many applicants already receive Social Security benefits and possibly a work-related pension. Adding the VA monthly pension could provide a comfortable living. Financial flexibility gives people choices. Rustom says, "They can stay home with home health care, seek assisted living or stay in a nursing home."

There is no charge for his services unless the application is approved. Rustom believes it's worthwhile because the path to approval is difficult and the process can take a long time; the average wait time is three months.

Navigating the paperwork

VA pensions aren't the only complicated matters with which seniors struggle. People have a lot of questions about Social Security, says Beth Cooper, administrative assistant. "It's very complicated." Because it's important to understand all of your options, LBYD counselors can help clients by preparing questions for them to ask and provide a list of materials needed at their appointment.

Medicare is another minefield that Buttice has experience dealing with. His knowledge stems from his certification in Gerontology from the University of Illinois and experience running Medical Reimbursement Services. "People are working longer," he points out. "Some aren't sure when to take Medicare, but they can't afford to make a mistake."

For other financial matters, Buttice sometimes sends clients to Eric Marshall, senior partner at Legacy Investment Services. He can help them manage their investments and plan for the future. "We have a strategic alliance with Living By Your Design," Marshall says.

Plotting the community map

Buttice maintains many strategic alliances throughout the area, which is what makes his company so successful in assisting seniors. "When clients need care during a challenging time in their lives, Steve's vast knowledge and resources give them direction," Marshall says. Whether families are working or are far away, it's often difficult to coordinate. That's where LBYD steps in. "He fills a special niche, with services tailored to the individual at a pace that fits them."



Medendorp, who has referred several people to LBYD because she says it's "the only group of its kind in Illinois," calls it a one-stop shop because of its broad network. "They cover the whole journey. They are calm, supportive, and can help in a crisis."

Buttice modestly says that his organization merely connects people with other organizations and provides public awareness, but it's more than that. It's providing support and guidance along a difficult journey. It's lighting the way for others on an unfamiliar path to a life of security and well-being.

**For more information,
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