

Compare the Value

KENDAL~CROSSLANDS COMMUNITIES MONTHLY COST COMPARISON WORKSHEET

How does Kendal at Longwood and Crosslands compare to my current living situation? Kendal-Crosslands Communities offers one of the most comprehensive Residence and Continuing Care Agreements available. Compare the costs of our lifestyle by calculating the current or future costs of staying in your home.

| CATEGORY OF COSTS | KENDAL~CROSSLANDS | MY COSTS |
|--|---------------------------|-----------------------------|
| Monthly Housing Costs | | |
| Kendal-Crosslands Monthly Fee v. Rent, Mortgage | \$ | \$ |
| Homeowners Insurance | INCLUDED | |
| Insurance for personal belongings and liability | | |
| Taxes | | |
| Real Estate/School | INCLUDED | |
| Social Security and Pensions | Not Taxed in PA | |
| Eligible Monthly Medical Tax Deduction* | -\$1,905/MO.) Traditional | |
| Utilities | | |
| Heat, Electric and Air Conditioning | INCLUDED | |
| Water and Sewer | INCLUDED | |
| Basic Cable TV Package and Wi-Fi with Verizon | INCLUDED | |
| Telephone | | |
| Home Maintenance | | |
| General Maintenance | INCLUDED | |
| Major Repairs/Replacements | INCLUDED | |
| Trash and Snow Removal | INCLUDED | |
| Landscaping/Yard Care | INCLUDED | |
| Biweekly Housekeeping and Weekly Linen Service | INCLUDED | |
| Meal Plan | 1 MEAL INCLUDED | |
| Wellness | | |
| Routine Health & Wellness checks | INCLUDED | |
| Aquatics & Fitness Centers | INCLUDED | |
| 24 Hour Emergency Response | NCLUDED | |
| Medical Care and Insurance | | |
| Care required for short or long-term illness | INCLUDED | |
| Personal Care and Long Term Nursing Care* | INCLUDED | |
| Routine health care services | INCLUDED | |
| Medicare and insurance processing | INCLUDED | |
| Medicare Premium | | |
| Supplemental Medicare Insurance Premium | | |
| Prescription drugs | | |
| Medicare Deductibles | | |
| Transportation (Locally Scheduled) | INCLUDED | |
| Costs may be reduced by services and activities provided | INCLUDED | |
| | TOTAL MONTHLY COST | PRESENT MONTHLY COST |
| | TOTAL ANNUAL COST | PRESENT ANNUAL COST |

*Modified Agreements have different medical deductions and carry additional costs.

Contract Explanations

YOUR GUIDE TO LIFE PLAN OPTIONS AT KENDAL-CROSSLANDS COMMUNITIES

A Life Plan Community (formerly known as a Continuing Care Retirement Community, or CCRC) is a senior living community that offers a continuum of care on one campus, allowing residents to move from Independent Living to Personal Care or Skilled Nursing as their health needs change. The goal is to move in as an Independent Living Resident and then take advantage of the support as your needs arise.

Levels of Care Offered at Kendal at Longwood and Crosslands:

- Independent Living (Residential Living): For active older adults who want maintenance-free living and access to amenities.
- Personal Care: Support with daily activities while maintaining independence.
- Skilled Nursing & Rehabilitation: Short-term or long-term care for medical needs.

The key benefit of Lifecare is security and predictability; residents sign a contract that guarantees access to higher levels of care if and when needed.

TYPES OF CONTRACTS OFFERED AT KENDAL-CROSSLANDS COMMUNITIES

Traditional Lifecare (Type A Contract)

Available at Kendal at Longwood & Crosslands

With a Lifecare contract, you'll enjoy the assurance of steady, predictable costs. While the entry and monthly fees are higher, your monthly fee remains consistent even if you need Personal Care or Skilled Nursing in the future. This protects you from unexpected cost increases as your care needs change.

Modified Lifecare (Type B Contract)

Available at Kendal at Longwood & Crosslands

Designed for those with long-term care insurance, this option offers flexible entry choices with a 3-year or a 5-year self-insurance period. It includes 100 days of Personal Care or Skilled Nursing at no additional cost. After that, your monthly fee adjusts during the self-insurance period, and your long-term care policy helps cover costs. Once the self-insurance period ends, you transition to the standard monthly fee for your residence, ensuring ongoing care and peace of mind.

Eligibility for both Lifecare and Modified Lifecare contracts requires a medical qualification process, please speak with a Sales Counselor to learn more.

Fee-for-Service (Type C Contract)

Kendal-Crosslands Communities does not offer this contract type.

These agreements typically have a lower entry fee. You pay a monthly rental fee and are guaranteed access to care; however, you pay a daily rate for any level of care you may need. In this model, you assume the full financial risk for future healthcare costs.