



KENDAL®~CROSSLANDS
Communities
Together, transforming the experience of aging.®

**YOUR GUIDE TO FINDING
THE PERFECT RETIREMENT LIVING OPTION**

You Have Many Choices When It Comes To Retirement Living

Know More About The Options and Compare

Retirement can be an overwhelming proposition for many people. While the prospect of free time to explore interests, spend time with family and even travel are appealing, the lack of routine imposed by work can be daunting. Then there are concerns about aging and potential declines in health, and it's no wonder so many people simply want to avoid discussions about retirement living options.

We want you to be informed about all your retirement living options, so you can make the best decision for you and your family as possible. Knowing the benefits and the challenges of each option can help you make your retirement an empowering experience, rather than one approached with fear and trepidation.

Aging in Place

Many people want to stay in their home, and don't want to consider moving as they get older. However, the upkeep and maintenance for a house and yard can get to be more difficult as we age. If there are no trusted individuals living close by, getting the assistance you may need will require finding other help, with different people taking on different roles as needed.



For instance, you may need a landscaping company for the outside of the home, a reliable handyman for issues inside your home, and then a team of other people, if you begin needing assistance with meal planning, getting to appointments, and managing bills. Coordinating all of these services and providers can get to be a full time job very quickly. Add in paying for real estate taxes and school taxes which may not be a fixed cost, and aging in place can get to be an expensive proposition.

We understand that everyone would love to age in place, and never have to consider moving. However, aging in place works best if you have a very strong support network, often a combination of trusted relatives or friends and vetted outside providers, working together to make sure all of your needs are met, even as they change over time. For people who may have children scattered across the Country or do not have any children or close relatives who are able to take on these roles, it's a good idea to explore other options.



55+ Communities

55+ communities, sometimes referred to as age-restricted communities, are able to restrict housing in the neighborhoods under the US Department of Housing and Urban Development and Housing of Older Persons Act. The Act requires that at least one person in the residence be over 55 in at least 80% of the occupied units, and it means one spouse can meet the age requirements to qualify to live in the community.

These communities are often called by names such as “Active Adult Communities” and Independent Living communities, and may come with limited amenities and recreational opportunities. Many 55+ communities have individual homes, townhomes and apartments of various sizes, and come with monthly fees, like a regular homeowners association.

There may or may not be meal plans or transportation available, and there are usually no health care services as part of the community itself. Homes are usually easy to navigate and have low maintenance concerns, most of which is covered by the monthly community fee.





Aside from living in proximity to other people in your age demographic and having access to perhaps some community amenities and activities, living in a 55+ community is not all that different from living in your current home. In most senior living communities, you buy a home through a regular realtor. You will need to sell the home at some point the same way and the pool of buyers will for the most be need to be over the age of 55.

Some people choose a senior living community with the intent to age in place. Just like aging in place in your current home, as you need additional assistance and care, you will need to contract for these services independently. This differs from assisted living, continuing care retirement communities and LifePlan communities, where assistance and care options are integral into the design and fee structure. At times, 55+ communities may end up being a temporary choice for some people before opting for another type of community that offers more support as health and mobility concerns become more prominent during the natural aging process.

People enjoy 55+ communities as a way to ease into retirement, and develop friendships and interests that may have been dormant during the period of actively working full time and raising a family. However, the lack of long-term health care and assisted living options means that Seniors will still have to budget for those options should they become necessary or be able to depend on friends and family to help them when needed.

Life Plan or Continuing Care Retirement Communities

Continuing Care Retirement Communities (CCRC), often called Life Plan Communities, are independent living communities that also have assisted living and nursing care options, offering a continuum of care for residents as they age and may need more assistance. People choosing a CCRC are planning to spend the rest of their lives in the community, transitioning to different levels of care as needed.

CCRCs, like Kendal-Crosslands Communities, have more amenities and activities available and unlike 55+ communities, there is more transportation, health care and meal plan options available.



The Difference is in The Health Care and Fee Structure

55+ Communities expect you will be able to care for yourself or make arrangements for support as needed, while CCRC or Life Plan communities are structured to give you the level of support you need, when you need it.

Because they guarantee care across your lifespan, CCRCs typically have a large upfront prepayment to cover care and a monthly fee which covers access to health care, meal plans, services and amenities.

There are different types of contracts typically available including:

Fee for Service (Type C): The initial enrollment fee in a community may be lower than other types of communities, but additional assisted living and personal care will be billed at market rates. Many of these communities may also charge for the amenities you use, rather than your monthly fee covering access to all activities, so it's important to consider additional fees when choosing this option.

Modified (Type B): This option is typically for those who carry Long Term Care Insurance and cover a set of services for set period of time. This plan includes housing, residential services, amenities and a specified amount for long-term nursing care in the basic fee. After using that pre-determined amount, a resident begins paying a per diem (daily rate) for nursing care.

Life Care or Extensive (Type A): This is the most expensive option in terms of up front costs, but it offers unlimited assisted living/personal care, medical treatment and skilled nursing care without additional charges.

In communities like ours at Kendal-Crosslands Communities, we do not bill residents any extra fees for access to our Wellness or Fitness centers, on campus programs or workshops, craft rooms, pools or the like. Your monthly fees remain steady and predictable, and that can give Seniors on a fixed income valuable peace of mind.

Life Plan Communities like ours often provide on site health care clinics and nursing facilities so residents can get immediate non-emergency health care needs met 24 hours a day.

There are Tax Benefits And Asset Protection As Well

Additionally, there are tax benefits for those living in CCRC communities. A portion of the entrance fee and a portion on the monthly fee are often eligible as a medical tax deduction. In addition, homes in the community are not subject to separate billings for local real estate and school taxes, which can also lead to big savings compared to aging in place or living in a 55+ community, where the monthly fees are not health care related.

While CCRC's can seem to be an expensive option to consider, the benefits of providing care throughout your lifespan, that can change to meet your changing needs, offers many Seniors and their families peace of mind. In addition, the tax savings and certainty of care insulates Seniors and their families from finding any needed services on their own, and dealing with unexpected bills for an unpredictable duration. Lastly, varying entry fee refunds as well as the Life Care Contract, together provide current and future asset protection. For example, Kendal-Crosslands Communities offers a plan that will provide a 90% refund of the entry fee to your estate along with a life care contract that will never have you pay a per diem rate for health care.



The CCRC/Life Plan Community Experience

Many people choosing a CCRC or Life Plan community enter Independent Living while they are still active and healthy, and find there is little difference between a CCRC and a 55+ community. Many of the residents here at Kendal-Crosslands Communities spend part of the year in their vacation homes, visiting friends and family, and do everything they did prior to moving. Some still work, and others are consultants for businesses and non-profits throughout the area and by telecommuting! The real benefits of a CCRC like ours is that the burden of maintaining a home is less, and amenities ranging from meal plans to housekeeping give residents more time to enjoy their lifestyle and retirement. In addition, access to medical care and assistance as needed allows residents to make choices about levels of care independently, without worrying about how it may affect family and friends.

The best time to move into a CCRC/ Life Plan community is while you are still healthy and not in need of additional care. This gives you a chance to form relationships with the other residents and staff, and develop a strong sense of community before any additional level of care is needed. In fact, most of the residents here tell us that they wished they had not waited so long before moving





Personal Care (Formerly known as Assisted Living)

Personal Care residences are long-term care facilities that provide personal care services including meals, medication management, bathing, dressing and transportation for Seniors. Pricing often depends on the type of residence, size of the apartment, type of services needed, and of course, where it is located.

Some communities charge a basic rate that covers all services, with additional fees for special services. Most communities charge a month- to-month rate, but there may be long-term rates available as well.

Personal Care, sometimes referred to as Assisted Living, can be a bit of a catch-all term that can include Continuing Care Retirement Communities, Life Plan communities, temporary assisted care facilities that help when a senior is recovering from a joint replacement or other surgery requiring enhanced care during rehabilitation, residential care homes and the like.

Because personal/assisted care residences can vary so much in terms of the services offered and their associated costs, it's important to ask a lot of questions and understand what is included and what will involve additional fees and charges.

Make Sure To Check The Fees

Personal Care can be more expensive per month than other retirement communities due to the enhanced services. Supervision and security required, as well as having a trained staff licensed to help with medications and the like. Some, but not all, assisted care residences are near a skilled nursing facility that can provide advanced medical care, which of course comes with additional costs if it is necessary.

There's a wide variety of [regulations covering Assisted Living](#), that vary State to State. Oversight from State and Federal agencies for assisted living options varies greatly, so you should definitely do your homework to make sure the facility is in good standing and has a history of satisfied residents.

Comparing a CCRC to Personal Care or Assisted Living

A CCRC or Life Plan Community is set up to allow you to choose the care you need, when you need it. For example, if you are able to care for yourself but need help with transportation, it is readily available. If you need additional assistance over time, care can often be provided in your CCRC home or you will be able to move to another part of the community where higher levels of assistance and nursing care are available. You will still be able to engage in activities and be part of the larger community, and won't need to relocate. With assisted living only facilities, if you eventually need more care than a particular community can supply, you will need to move to a more skilled nursing facility which may or may not be located nearby.

Residential Care Homes

Residential care homes, sometimes called Board and Care homes, are essentially small group homes for Seniors. They are often located in regular neighborhoods and serve adults over the age of 60. Like living in a regular home, residents will typically have a single or double room, not their own apartment. They will share a bathroom, be provided meals, housekeeping and personal care.

Each State has different rules and regulations regarding residential care facilities. Be sure to check with your State to make sure you know how many residents are allowed in a home, how many care workers are required, and if any special level of training or licenses are required for the staff. Keep in mind that some homes may specialize in elder care and others may mix elder care with people who have developmental disabilities or other issues that require care.

As you can imagine, being cared for in a regular home-like environment means there aren't as many activities or amenities as you would find in larger retirement communities. There's a limited range of medical-level care provided.

While residential care homes are less expensive on average than skilled nursing facilities and many assisted living communities, there is a bit more personalized care and staff attention because of the smaller number of residents. As each home is very different, you will need to make sure exactly what is provided and what the process is if a resident needs additional medical care the home cannot provide.

Residential care homes can cost between \$1,500 and \$4,500 a month, and usually do not accept medicaid or medicare. They may accept long term care insurance and typically accept private payment.



Adult Day Care

This option for care for seniors is usually done in combination with family care. During the day, Seniors may go to a center that provides social interaction, others may focus on medical care, and others may provide memory care for those with dementia and Alzheimer's disease. There are about 4,000 adult day care centers in the US, and they tend to operate during normal business hours during the work week.

Adult day care centers can provide necessary care for seniors while allowing family to continue to work and get some respite from the needs of the Senior, while providing the Senior with structure to the day, activities, social interaction and stimulation that they might not get being isolated at home.

Costs for adult day care vary widely, but per diem rates can be \$50 a day or more. Medicare will not cover adult day care, but medicaid may, and Veteran's benefits will cover adult day health care, but not adult day care.

While adult day care may be an option for families for a period of time, it is likely that Seniors needing significant medical care and/or memory care may need additional assistance from Memory Care residences or Nursing homes to help with the increasing needs of Seniors as they age.

Memory Care

Memory care is a distinct type of long term care for seniors to meet the needs of those with dementia, Alzheimer's or other types of cognitive impairment. Some assisted living communities may have memory care, but others do not.

Because of the specialized nursing assistance needed for memory care patients, fees for facilities specializing in memory care are often significantly higher, starting at about \$5,000 per month. Memory care often includes structured activities and programs to help residents, and have specially trained staff to help residents cope with changes.

Most CCRC and LifePlan communities like Kendal-Crosslands Communities have accommodations for those with memory care needs, including specialized nursing care. However, CCRCs often have cognitive assessments as part of the entrance process, and people already suffering from cognitive impairment may not qualify. While CCRCs can provide for the needs of current residents who develop cognitive impairments over time, they generally do not accept those who are already impaired.

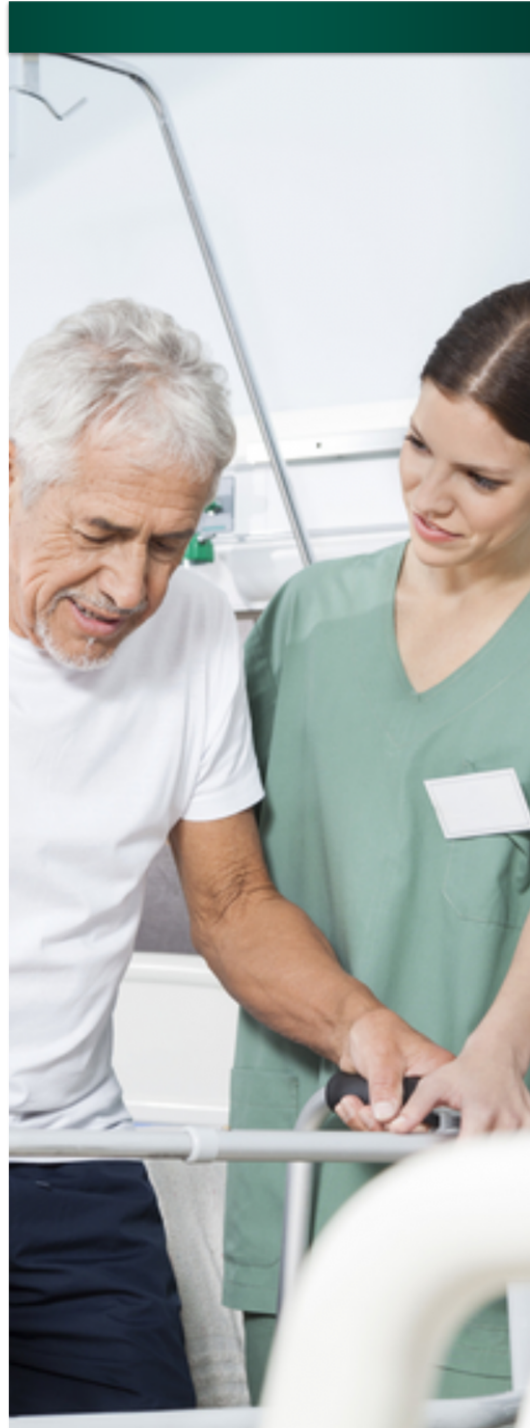
Nursing Homes

Nursing homes become an option for Seniors when they need more consistent care, whether it is frequent incontinence, wandering, inability to sleep at night, or severe mobility or cognitive impairment that is difficult to manage in a home care or assisted living environment.

There are also nursing homes set up for short term care, say after a hip replacement or similar short-term rehabilitation needs, and long-term, for those needing consistent care indefinitely.

The facility is often set up in a hospital-like setting, and provides 24 hour care. The level of skilled nursing care and rehabilitation services makes this option often expensive. Medicare will pay for a nursing home for only a limited period of time, and then when there are no resources available, residents may become eligible for Medicaid. If the nursing home in question is not medicaid certified, they can discharge the resident.

Because of the high level of nursing care required, there are often a limited number of nursing home beds available in a community. The wait can be long, and there may not be as many choices available in a local area.



In contrast, a CCRC or Life Care community is designed to allow you access to enhanced care when you need it. With a life care contract, you have already ensured that you will get the care you need, for as long as you need it, within the community.

This prevents all the headache and worry for both the senior and family when it comes to more intense care, and guarantees care. This peace of mind is part of the reason why CCRC and Life Plan communities are so popular, because they can change and adapt to your needs as you age, and you have already chosen a high level of personalized care. There's no need to research and worry about when a bed might become available, and who knows where? You will be taken care of by people you likely already know, and your family will also have the peace of mind knowing your needs are met, even if they do not live close by.



Summary

There are many living choices you can make for your retirement years. Each option has its benefits and associated costs. Continuing care Residential Communities or Life Plan communities are the only option that changes with you as you age and your care needs change over time.

Most of our residents at Kendal-Crosslands Communities have made this choice not only to ensure high quality care for themselves, but also for their spouses and their families. The continuum of care makes sure that your needs are met, without worrying about placing burdens on family members to make choices for you, that may or may not align with your own preferences. CCRC or Life Plan communities are a great choice that provides peace of mind for you and your family, no matter what happens in the future.



Kendal~Crosslands Communities is a Life Plan Community (formerly known as a Continuing Care Retirement Community) located in historic Chester County in Kennett Square, Pennsylvania. Here, discover abundant opportunities to shape the social, cultural, intellectual and spiritual aspects of your life and community while discovering that it is full of inspiration. Located near West Chester, we offer a wide range of residential living options [independent living \(cottages and apartments\), personal care, and skilled nursing](#) and full services with lifetime health care, all united by a common spirit infused with the traditional Quaker values of integrity, care and respect.

If you'd like more information about our Life Plan community, give us a call at (888) 745-7038, and we'll happily answer any questions you might have about senior living options and current availability.