



LAUREL PARC AT BETHANY VILLAGE  
PRESENTS

# THE ULTIMATE ASSISTED LIVING PLANNER & GUIDE

Book a tour and experience the Laurel Parc lifestyle first hand!

**THE INS AND OUTS OF SENIOR LIVING**





**1**

## Senior Living 101

Discover the various levels of care and what type of senior living would best suit your loved one.



**2**

## Paying for Senior Care

Learn about your options and other sources of funding available to families to help pay for senior living and care expenses.



**3**

## Tips for Touring Senior Communities

Costs, services, amenities, character, resident demographics and social programs are different with every community. We'll provide tips on what to look for to find the right fit.



**4**

## Transitioning

Approaching the discussion about a transition to senior living and making a decision with your loved one isn't easy. We'll show you how to prepare to have those conversations.



## SENIOR LIVING 101



“AGING IS NOT ‘LOST  
YOUTH’ BUT A NEW STAGE  
OF OPPORTUNITY AND  
STRENGTH.” BETTY  
FRIEDAN.



## SENIOR LIVING 101

When you're suddenly faced with having to find senior care options for a loved one, the number of care types and options can be overwhelming. It's a complex decision where there's no "one size fits all" solution and that in itself can make it difficult.

How do you know which level of care your loved one needs? In the beginning of this process, you likely won't. The answer is largely dependent on the assistance your loved one needs with the "Activities of Daily Living." These are the self-sustaining day-to-day activities we all do to maintain our health, well-being, and vitality like eating, bathing, toileting, dressing, and grooming.

### FOR SENIORS WHO NEED DAILY SUPPORT

#### ASSISTED LIVING

Assisted living communities are a long term senior care option that provides services like meals, medication management, bathing, dressing and transportation- but not the 24 hour medical care that skilled nursing homes provide. Communities like Laurel Parc provide high quality restaurant-style dining, outings and social activities like gardening, cooking, writing and art classes, exercise programs and more.

#### MEMORY CARE

Memory care at Laurel Parc is a specialized, secured care option for people who have Alzheimer's disease or another type of dementia. Residents live in a safe, secured environment to maximize their strengths while minimizing limitations.



## SENIOR LIVING 101

FOR SENIORS WHO NEED DAILY SUPPORT

### RESIDENTIAL CARE HOME

Care homes are ordinary homes in residential areas that are adapted to care for a small group of seniors. These facilities offer services that are similar to assisted living communities- care homes are designed to provide personalized care in a home-like environment.

### NURSING HOMES / SKILLED NURSING FACILITIES

Nursing homes are for seniors who need the highest levels of 24 hour care and includes those who are bedridden. Nursing homes are also used by seniors for rehab following a hospitalization.



#### DEMENTIA VS ALZHEIMER'S DISEASE

Dementia is characterized by a decline in brain function and cognitive ability severe enough that it's interfering with the ability to function in daily life.

Alzheimer's disease is the most common type of dementia. Over 75% of people with dementia symptoms are diagnosed with Alzheimer's disease.

# COMPARING YOUR SENIOR CARE OPTIONS

	WHO IS IT FOR?	SERVICES MAY INCLUDE
INDEPENDENT LIVING	Active, independent and healthy seniors who wish to live with other seniors in a community setting	Golf course, swimming pool, social activities, gourmet dining services and light housekeeping
ASSISTED LIVING	Seniors who are independent and social, but need assistance with ADLs	Fitness classes, social activities, healthy dining, transportation, assistance with ADLs, housekeeping
RESIDENTIAL CARE/HOME CARE	Seniors who are independent and social, but need assistance with ADLs and prefer a smaller home-like environment	Social activities, meals, transportation, assistance with ADLs, housekeeping
MEMORY CARE	Seniors who have Alzheimer's disease or other types of dementia	Special meal preparation, secured environment & specialized memory support
NURSING HOMES/SKILLED NURSING	Seniors who require 24 hour medical care	Provides the highest level of care to patients who need 24/7 medical attention

## Q Should I choose Assisted Living or Memory Care?

If your loved one has complex care needs associated with memory impairment or has been diagnosed with Alzheimer's disease or another type of dementia, memory care is your best option. If your loved one shows early signs of memory loss but is still relatively independent, then assisted living may be a more appropriate option. Our senior living advisors can help you and your family figure out a plan.





## PAYING FOR SENIOR CARE



"THE AMENITIES FOR THE RESIDENTS AT LAUREL PARC ARE MIND-BLOWING! I HAD NEVER HEARD OF A SALT THERAPY ROOM UNTIL TAKING A TOUR LAST WEEK. THE STAFF IS VERY FRIENDLY AND KNOWLEDGEABLE.

I AM SO GRATEFUL THAT THERE IS SUCH AN AMAZING OPTION FOR SENIOR CITIZENS IN OUR LOCAL COMMUNITY."

ALONA SOUTHWICK



## PAYING FOR SENIOR CARE

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Paying for senior care is a challenge for many families. Some families are fortunate enough to have the means to pay for long-term care for an extended period of time with their income or savings, but many other families may need to consider leveraging assets or pooling resources. You may want to look at a combination of these methods:

### INCOME AND SAVINGS

Using personal income or savings to pay for senior living is the best case scenario when a loved one needs extra assistance.

If a senior isn't able to fully cover expenses, family may contribute a part of their income or savings to help pay for care.

### LONG-TERM CARE INSURANCE

If your loved one has long-term care insurance, it may cover assisted living, depending on your policy. However, less than 5% of Americans have long-term care insurance.

The most cost-effective time to secure coverage is during middle-age or younger. If your loved one is covered, it may go a long way to support care costs.





## PAYING FOR SENIOR CARE

### VETERAN'S BENEFITS

The VA has assistance programs that can help pay for care for older veterans who served during specific periods of war. Assistance is also available to qualified widowed spouses of wartime vets.

### POOLING FAMILY SUPPORT

A senior who can't afford assisted living care often relies on financial support from grown children or other family members.

### HOME EQUITY

Many seniors transition from a house or other residence that they own. The sale of their property can help pay for their care. Need assisted living care immediately but aren't able to sell their home right away? Some communities will offer deferments that are paid back when the home is sold.

### REVERSE MORTGAGE

A reverse mortgage allows you to borrow money based on the equity in your home. The loan is paid back when you sell the home. A reverse mortgage stipulates that you must reside in your home for the length of the loan. A reverse mortgage can be useful if a senior needs care and has full ownership of their house.



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# TIPS FOR TOURING ASSISTED LIVING COMMUNITES



Finding the right community for your loved one will be one of the most important decisions of both of your lives. Since it's such a crucial time, we've compiled a list of things to consider as you're touring communities.

During these tours, be sure to evaluate the quality of care that your loved one will receive. The decision to move will ultimately rest on you and your loved ones' shoulders, so take note of the things that are most important to you.



## **CLEANLINESS**

Does the community look maintained and clean? Take a moment to look past furnishings and take note of corners, baseboards and windows. Ask the advisor giving you a tour how often housekeeping is provided in the personal living space. Get full details on the maintenance provided and estimated response times. Ask them about their laundry procedures. Get specifics on what is available and how much it costs.

## **STAFF FRIENDLINESS**

The attitude of the staff in the community is probably the most important thing you should pay attention to. Make sure that you observe several staff members interacting with current residents. Do they listen and make eye contact? Make sure to get a good understanding of how the community manages staff- what do the shifts look like? How many people are actually involved in the day-to-day care of residents? Make sure to get an introduction to the management team. This will allow you to gain an understanding of the goals of the property.

## **SAFETY AND SECURITY**

Safety and security features are very important and offer peace of mind for the caregiver. Double check and make sure that bathrooms are accessible and provide grab bars in convenient places. Ask how residents contact staff in an emergency. Find out other safety features available throughout the community. How do staffing patterns differ at night? Are there registered nurses on site at all times?

## **VISIT DURING AN ACTIVITY**

Aim to schedule your visit to the community during a community event. Ask the advisor if you can watch the activities- maybe you can even participate! Are the activities and events in the space attended by residents? Is the staff enjoying the activity? Note the community calendar of events- do they match the interests of your loved one? Do they include outings away from the community?

## **PERSONAL CARE QUESTIONS**

During your tour, make sure that you ask a lot of questions about personal care at the community. Have a discussion with your advisor regarding bathing options and preferences. Take the time to observe the current residents while you're visiting the community. Are they clean shaven and well-groomed? Are the residents dressed appropriately? Take the weather and the activities they're involved with into consideration. Does staff treat residents with dignity, respect, and compassion?

## **MOVE OUT CRITERIA**

The majority of people don't enjoy moving several times- seniors are no different. Moving is stressful and emotional no matter when in life you do it. Ask your advisor about specific move-out criteria. What circumstances would cause a resident to be asked to move out of the community? What type of notice does the resident/caregiver need to give staff? The majority of the time, a 30 day notice may be required by the property.

# COMMUNITY TOURING NOTES

When you call or visit a prospective senior living community, use this checklist to keep notes, compare the communities and get answers to important questions

OBSERVATIONS	Community 1	Community 2
You are greeted and feel welcome	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Staff members are kind and caring to residents	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Staff call residents by name	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Staff and residents are well-groomed	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Residents appear engaged and happy	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Meals are nutritious and appealing	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Residence is clean and scent-free	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
The layout and floor plan make rooms and community spaces easy to find	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
There is a robust set of activities that your loved one will enjoy	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No

SAFETY QUESTIONS	Community 1	Community 2
Is an individual plan of care maintained for each resident?	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Are the residents and families included in the preparation of the care plan?	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Is there a physician who visits the facility regularly?	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No

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What is the policy on handling medical emergencies? .....

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Who coordinates outside care provider visits? .....

LEGAL AND FINANCIAL QUESTIONS	Community 1	Community 2
Are residents required to carry renter's insurance?	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Is there an appeals process for dissatisfied residents?	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Are the monthly fees negotiable?	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No
Are there pricing incentives, move-in specials, or other deals?	<input type="checkbox"/> yes <input type="checkbox"/> No	<input type="checkbox"/> yes <input type="checkbox"/> No

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How long is the waitlist? .....

How are the monthly fees charged? .....

Are there additional fees? What are they? .....





## 4 **TRANSITIONING TO ASSISTED LIVING**

Chances are that your loved one is already aware that a change will be needed- either in the short or long term, but they are hesitant to discuss it. By talking about it as a family, you can acknowledge and understand their concerns and fears, and address them together.

Being prepared for the conversation with information from your community visits and having alignment ahead of time with siblings or other family members can help you have a calm, compassionate dialogue that's productive.



## MAKING A DECISION WITH YOUR FAMILY AND LOVED ONES

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### TIPS FOR THE FAMILY MEETING

Be candid and open when you speak with your loved one. Explain your concerns without dancing around the issue. Share your own feelings by using "I" statements and remind your older loved one that your concerns come from love.

### ALLOW YOUR LOVED ONE TO FEEL IN CONTROL

A loss of independence and autonomy is perhaps the biggest cause of distress we see when families approach these situations. Make it clear to your loved one that the purpose of this conversation is to clarify their wishes about the future, not force a decision on them.

### TELL YOUR LOVED ONE ABOUT YOUR OWN NEEDS AND LIMITATIONS

Older parents occasionally expect their children to take care of them in their old age, no matter the circumstances. Let your parent know now if this isn't realistic due to your own needs or obligations.

### REMIND YOUR LOVED ONE THAT YOU'RE HERE TO SUPPORT THEM

Don't let your loved one feel threatened or see you as an adversary during the conversation. Reassure them that you will be there with them through thick and thin.

### END THE CONVERSATION WITH AN ACTION POINT

These conversations can easily become a series of vague promises to talk about later. Make a point to end with some clear takeaways regarding wishes and expectations

# PREPARING FOR THE MOVE



1

Gather legal documents like durable power of attorney and a living will

2

Visit a physician for a physical, TB test and a list of medications and medical history.

3

Create a transition plan with all family members involved

4

Consolidate possessions- moving to a smaller space means your loved one will need to decide what things they want to move and what doesn't go.

5

Coordinate the move- loved ones who don't live near family need to plan a weekend where family can assist with the move.

## Essential Documents to Gather

- Birth Certificate
- Driver's License
- Social Security Card
- Medicare / Medicaid / Insurance Card
- Organ Donor Card
- Marriage Certificate
- Credit Cards
- Mortgage Records
- Military Records
- Legal Power of Attorney, Healthcare Proxy, Living Will, Advance Directives