



# A Guide to Senior Living

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What you need to know when  
you're thinking of making the move.



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When you're considering the transition to senior living, there's a lot to think through. When's the right time to make the move? Which community is right for you? What level of care do you need? And how will you pay for it all? It can all feel a bit overwhelming.

That's why we've created this handy guide to get you started on your journey. Through it all, it's important to know you're not in the process alone. We're here to help you make a decision that's right for you and your entire family.



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# The Benefits of a Senior Living Community

## Active Social Life

Senior communities are designed to build a sense of belonging and keep residents engaged. Residents are surrounded by friends and neighbors to share a coffee or a laugh.

## Engaging Community Activities

There are plenty of opportunities to enjoy community events, ranging from social outings to wellness classes designed to improve residents' mobility, strength and spirits.

## Specialized Apartments

Enjoy great senior living combined with convenient access to vital services in apartments that are built with seniors in mind.

## Fresh and Healthy Dining

It's easy and stress-free to eat prepared meals that are as healthy as they are delicious—even if you have special dietary needs.



## Handy Housekeeping

Take the stress out of day-to-day life with convenient services like housekeeping, linen services and home maintenance.

## Reliable Transportation

The ability to schedule transportation gives residents the freedom to get where they need, safely and without worry.

## Individualized Care Plans

For residents who need additional care, many communities have assisted living options that provide care plans tailored to their specific needs, including medication management, nutrition counseling and personal care services—all with 24/7 emergency assistance.

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# Living Options & Care Levels

Today's senior communities provide a variety of living options and care levels catered to residents' individual needs. This allows residents to choose the right amount of support and services to help them live happy, safe and fulfilling lives. The right option for you might change over time, and a senior community can help you with that evolution.



## Independent Living

Independent living combines the ease and comfort of community life with the independence of a your own apartment. Whether volunteering, gardening or taking in an evening at a local theater, residents can engage in the passions they enjoy most. Plus, they'll have convenient access to restaurant-style dining, scheduled transportation and fun community activities.

This option is ideal for seniors who seek a simpler, relaxing lifestyle but do not require around-the-clock assistance. Residents can expect to meet with staff prior to moving in and then periodically as needed to evaluate ongoing care needs.



## Assisted Living

Assisted living communities provide 24-hour staffing and access to care while allowing residents to maintain their independence. Residents can enjoy restaurant-style dining as well as fun, engaging community activities. Trained staff can provide help with personal care, such as bathing, dressing and grooming assistance, as well as housekeeping, laundry, scheduled transportation and referrals for health care services as needed.

Assisted Living Continued...

This may be the best option when more personal care services are needed but the around-the-clock medical care and supervision of a nursing home are not. Residents can expect a thorough evaluation for staff to create a care plan tailored to their individual needs.



## Memory Care

Memory care is a specialized program for people who have Alzheimer's or other types of dementia. Residents live in a loving environment that is designed to preserve their dignity.

The staff at memory care communities are focused on supporting residents who struggle with dementia, Alzheimer's and other related diseases. By offering sensory care-based programming and helping residents develop daily routines, staff foster a comforting environment for seniors with memory challenges while allowing them to get the most out of life.



## Respite Care

Respite care provides a positive, vibrant environment designed to assist residents in regaining wellness and independence. Whether you're an individual recovering from a recent hospital stay, a senior adult in need of some temporary support, or a caregiver in need of a much-deserved break, respite care may be the solution you need.

In this option, residents enjoy a temporary, spacious apartment with access to the community's services, amenities and features.

# Planning Resources & Funding Solutions

Senior living communities can seem expensive but the price includes many wonderful benefits. Plus, there are resources to help you with planning and paying for senior care. These options can provide you and your family the funds you need to access living in a senior community and give you financial peace of mind.

## What's included?

Here are some of the community benefits and services you may receive as part of your monthly payment.

- Dining Services
- Scheduled Transportation
- Housekeeping
- Laundry
- Home Maintenance
- Utilities
- Cable and Internet
- Lawn Maintenance
- Snow Removal (where applicable)
- 24-hour Emergency Monitoring

## VA Aid & Attendance Pension Benefits

The Veterans Aid and Attendance (A&A) Pension provides benefits that reduce the cost of care for veterans and surviving spouses who require assisted living. The amount paid varies, so we encourage you to consult with an advisor who is authorized by the Veterans Administration.

Learn more at <http://militarybenefits.info/veterans-pension-rate-table/>.

## Bridge Loan Program

Elderlife Financial Services offers efs:Access, a loan structured as a line of credit with low monthly payments. An efs:Access loan can be used to help pay rent while waiting for money to arrive, finance move-in fees or supplement monthly rent.

Learn more at [www.elderlifefinancial.com](http://www.elderlifefinancial.com) or call the toll free number, 1-866-880-3084.

## Convert Your Life Insurance Policy with Life Care Funding

Life Care Funding may be able to convert your existing life insurance policy into an immediate Life Care Benefit Plan to pay for the cost of senior living care.

Visit [www.lifecarefunding.com](http://www.lifecarefunding.com) or call 1-888-670-7773 to help determine if your life insurance policy can fund your senior care.

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# You've found a community. Now what?

Making the move to a senior living community is a big change. Following these tips can help ensure the process goes smoothly.

## Don't go it alone

Be sure to ask friends and family for help. Moving to a new home takes planning and preparation, and can be an exciting and emotional time for everyone involved. Surrounding yourself with loved ones provides a reliable support network.

## Make it yours

Deciding what will make the move and what won't can be difficult. Make your new apartment feel like home by bringing cherished items, family photos and plants to create a living space that's warm, comfortable and familiar. When deciding what furniture to bring, remember to think safety first (no rugs, sharp corners, glass tables, etc.).

## Get connected

Once you've moved, be sure to look into all the activities your new community offers. Getting as involved as possible from the get-go helps smooth the transition by providing opportunities to meet new friends and foster new and continuing passions.

## Encourage visits

Invite friends and family to stop by and check out your new home. You can show off your new space and enjoy common areas throughout the community designed for you to gather and spend time together.

## Give yourself time

It can take up to six months to feel completely comfortable in a new home. This is normal and natural, but give it time and you may find that new acquaintances become friends, new activities become favorite traditions and your new community becomes home.



# DISCOVER *the difference*

Capital Senior Living has been a recognized leader in helping seniors and families transition to senior care for more than 30 years. We offer communities throughout the United States crafted to foster joy and celebrate the needs of seniors. Our thoughtfully designed residences are packed with first-rate amenities to make sure you get the most out of living. Every one of our communities is a place you'll be proud to call home, in a community you'll be excited to call your own.

For more information about our senior living communities please visit us at [capitalsenior.com](http://capitalsenior.com).

