

A Veteran's Guide for Choosing a Retirement Community



PRESBYTERIAN
SENIOR LIVING

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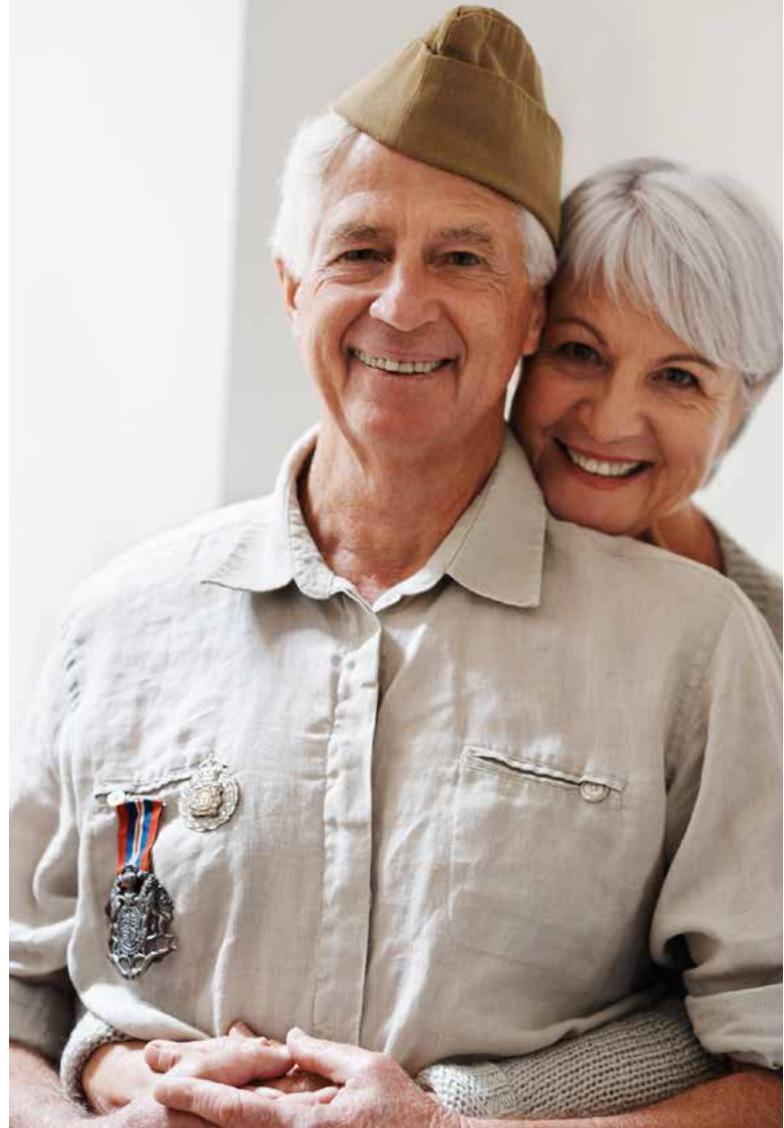
Introduction

Starting the search for a retirement community for yourself or a senior loved one can feel a bit daunting. Knowing what to look for and which questions to ask in order to make an informed decision is important. When the older adult who will make this move is a veteran or the surviving spouse of a veteran, there are additional factors to take into consideration.

This guide was created to help educate veterans and their families about the wide variety of senior living options and what to know about each one.

Inside this Guide

First, we outline the senior living options that are available to older adults. Then, we'll help you better understand the financial side of retirement communities, including additional funding available for veterans who qualify. We offer insight on the unique culture of a retirement community and how to connect with one that reflects your personality and priorities. Finally, we present important factors to consider when making this decision.



Determine the Levels of Living Offered at the Community



What Types of Senior Living are Available?

When you are just beginning the search for a senior living community for yourself or a veteran in the family, it is easy to feel a little overwhelmed. There are distinct living options to learn about, as well as some unfamiliar terminology. It's often beneficial to gain a basic understanding of the different types of senior living before you begin calling or visiting communities.

The first section of this guide will provide an overall description of each level of living, along with the advantages offered by each one.

Independent Living

Independent living is designed with the active senior in mind. This type of housing choice might appeal to someone who is looking for freedom from the burdens of home ownership, such as, maintenance tasks, lawn care, and appliance repair.

You may also be interested in the opportunities for engagement at an independent living community. Amenities and activities typically include a range of dining options and menu choices, as well as a varied schedule of events. While these are different from one community to the next, most offer a few types of features and programs.



At PSL communities, veterans will find independent living in three different settings; they include Life Plan Communities, Senior Rental Apartments, and Affordable Senior Housing.

Assisted Living

An assisted living community, sometimes referred to as personal care, combines the independence of residing in a private apartment or suite with the support of having professional caregivers nearby to help. Unlike a skilled nursing center that focuses on providing care to people who have more complex medical needs, an assisted living community supports residents with activities of daily living. This can include personal care (bathing, grooming, dressing), as well as laundry, housekeeping, and medication management. Assisted living communities also offer well-balanced meals and snacks, usually under the direction of a chef or nutritionist.

Similar to an independent living community, assisted living has a full calendar of events and activities for residents to enjoy. They can choose how many and which ones to participate in every day. While there is never an obligation to join in, most residents find a fulfilling social life to be one of the greatest joys of community living.

Skilled Nursing

When a person has complex medical needs, a skilled nursing community might be the best option for care. Nurses are available 24-hours a day, and occupational and physical therapists are usually on staff. Most nursing homes have a medical director who has oversight for all of the clinical care.

Like residents in an assisted living community, older adults who reside in a skilled nursing community usually require help with some basic living tasks, such as bathing, dressing, eating, and managing medications. Nursing center residents typically have a private or semiprivate room with a bathroom, but not a living room or kitchenette.

Residents will benefit from three nutritious meals each day and the opportunity to participate in life-enrichment activities. Their laundry and housekeeping services will be provided, and most skilled nursing communities offer transportation services.

Memory Support

If a veteran needs assistance because they have been diagnosed with Alzheimer's disease or another form of dementia, memory support is likely the best option. This specialty environment is designed to support success and provide an enhanced quality of life.

At PSL, the team members who work in our memory support neighborhoods learn how to care for all of a residents needs not just clinical.

Residents benefit from living in a smaller, secure area of the community where they receive support from specialty trained caregivers. Dining services and individual programming are designed to work with residents' abilities to promote a sense of independence.



Does the Community Offer a Full Continuum of Care?

Once you have a better understanding of the different types of senior living that are available, it's easier to get a sense of what you or an aging veteran needs. One suggestion is to create a plan to accommodate the current situation, as well as take future needs into account.

For example, if you are helping a parent who is lonely but still active, you might find independent living to be a good fit. When looking to the future, however, most older adults eventually require more care. By exploring communities that offer multiple types of care on one campus, you'll eliminate the possibility a senior will have to move again down the road.

A senior community that offers a continuum of care is known as a life plan community. These properties incorporate all of the different types of care into one campus.



What is the Transition from One Type of Care to Another?

While planning for the future is important, there's no denying health status can change quickly as we grow older. Sometimes the change might be temporary, such as medical problems that are the result of an injury or illness; other times the change is permanent. In either case, you'll want to find a community that can make transitions seamless.

As you visit and consider various senior living communities, make sure to ask how transitions—both temporary and permanent—are handled.

Assess If the Retirement Community Is a Good Financial Fit

For most older adults, finances will play a key role in selecting a senior living community. While it shouldn't be the primary factor, few people have an unlimited budget to pay for a move to a retirement community. That's why it's important to learn more about the monthly fees, additional expenses, and potential sources of funding.

Understand Monthly Fees and What They Include

One factor to be aware of is how different senior living communities establish fees. Each organization or company has their own unique system for assessing charges. Some offer all-inclusive pricing, while others are tailored to a resident's individual care needs. When you first move to a community, there might also be entrance fees which may or may not be refundable. Be sure to ask each community you are considering what their fee structure is and what a monthly fee would include.

Ask About Additional Charges a Resident May Incur

When comparing the cost of one senior living community with another determine what fees are included with the base rate. In addition to care charges, there might be expenses for transportation, personal laundry, cable television, telephone, room service, and special outings. If the resident has a car, there might be a cost associated with reserving a parking spot.





Inquire About Options to Finance Senior Living

After you have a more complete picture of how much you or a senior loved one should expect to spend each month, you'll be able to create a budget. While private funds often make up the bulk of senior living community payments, there are other options families can explore.

- **Long-term Care Insurance:** Older adults and their family members might think long-term care insurance only pays for nursing home care. In reality, many policies also cover personal care/assisted living and memory support communities if certain conditions are met. Call the insurance company if you have any doubts or questions.
- **Medicaid:** Depending on the state in which you are searching for care, there may be Medicaid money available to assist with long-term care. These are usually joint programs between federal and state governments that are administered at the state level. They are designed to ensure low-income seniors have access to care. Check with your state's department of aging for more information.
- **Short-term Bridge Loans:** For many seniors, their house is their greatest asset. The proceeds from its sale are needed to help finance this transition. Sometimes, families want to arrange for a loved one to make the move to a senior community now, but wait to liquidate the home or other investments until the market is more favorable. In situations like these, a short-term bridge loan might be a solution. These types of loans allow a senior to borrow against their assets, and then pay the loan back after they are sold.

- ***Life Settlement Funding:*** Some older adults bought life insurance policies for peace of mind when their families were young. Now that their children are grown and out on their own, the insurance may no longer be needed. Life settlement companies buy these policies from seniors for amounts higher than the cash surrender value, but less than face value. The money can be used to help finance senior living. If you think this option might be a good fit for you or your veteran, ask your attorney or a trusted financial advisor for a referral to a life settlement company.
- ***Benefits for Veterans:*** Besides a veteran's normal pension, there are additional funds available to help finance senior care expenses. Known as the Veterans Aid & Attendance Benefit, this is available for veterans and surviving spouses who qualify.

Explore the Qualifications for the Veterans Aid & Attendance Benefit

Veterans who are 65 or older and served at least 90 days of active military service, of which at least one day was during an acknowledged period of war, may be eligible for the Veterans Aid & Attendance Benefit. This program also extends to veterans' surviving spouses.

Here are additional qualifying factors to be aware of:

- The veteran or their spouse must have demonstrated a need for assistance. The Veteran's Administration will assess a variety of issues, including how well the seniors are able to perform daily activities and if one or both spouses have a disability.
- The veteran must have been honorably discharged from service.
- The veteran did not have to be injured during their service to qualify for financial assistance.
- Applicants must already be receiving a VA pension or must be eligible to apply.

The Veteran's Administration will also evaluate the family's yearly income and net worth to establish if they qualify and how much financial assistance they may be entitled to receive. The determination is based on income and asset guidelines that are adjusted each year by Congress.

You can visit the Pension Benefits section of the U.S. Department of Veterans Affairs website for more information.

Evaluate the Lifestyle and Culture

Finding a community that is a good match for a senior's financial situation is equally important to ensure the lifestyle and culture is a fit. The following tips might be useful in assessing the community for factors that aren't as easy to measure.

Ask for an Activities Calendar and Sit in on a Few Programs

One of the many benefits of moving to a senior living community is the life enrichment opportunities that are available to residents. You'll want to find a community that offers more than card games and movie nights. When you ask for copies of the last few months' activities, you'll be able to evaluate if there are opportunities for the body, mind, and spirit.

At PSL communities, for example, our THRIVE Wellness program was developed to nurture all six dimensions of wellness. It's an approach designed to engage and empower residents to live their best quality of life. It's a resident-driven effort that is supported by staff.

Ask About Additional Charges a Resident May Incur

Equally important when you are trying to compare the cost of one senior living community with another is to determine what fees are included with the base rate. In addition to care charges, there might be expenses for transportation, personal laundry, cable television, telephone, room service, and special outings. If the resident has a car, there might be a cost associated with reserving a parking spot.

Gauge the Community Culture and Whether It's a Match

Another factor to be mindful of when you visit a senior living property is to pay attention to the details of the community culture. Another way to describe this is to look for the "it" factor that gives you a true picture of the community's personality.

If you or the veteran in your family prefer a more conventional culture, such as dressing up for dinner that is served in a formal dining room, keep that in mind as you look around. It might help to schedule a visit around dinnertime and even stay to take part in a meal. The opposite is also true; for veterans and spouses who like things more casual, is that the feeling you get on your tour?

You probably also want to ask if the community is home to other veterans. A veteran might feel more comfortable in an environment where a few military service peers also reside.

Inquire Whether the Property is a For-Profit or Not-For-Profit Community

When you are exploring your options, a difference you'll soon encounter lies in the community's ownership structure. Some are held by not-for-profit organizations, while others are part of a for-profit corporation. While there are quality for-profit entities, it's also important to remember these providers have owners or shareholders who expect a return on their investment. That might mean decision making favors profits over people.



Not-for-profit senior living organizations, on the other hand, can reinvest funds into programs, services, and maintenance, as well as upgrade the buildings and grounds because their stakeholders are the residents and employees. It's an approach that promotes quality lifestyle and care through better staffing ratios and lower employee turnover rates.

Ask if Team Members are Experienced with the Aid and Attendance Benefit

The Aid & Attendance Benefit for veterans and surviving spouses can be more than a little confusing. While it shouldn't be a primary factor in making this decision, finding a community with team members who have experience navigating this program might be beneficial. Some communities have staff that are well-versed in the Aid & Attendance Benefit or have partnerships with organizations

who can help veterans explore this potential senior living funding solution. That can be a big help to veterans and their families.

Other Factors to Consider in the Decision

As is true of any older adult who is exploring retirement communities, there are a few additional factors to keep in mind. As you visit and evaluate your options, consider other aspects of senior living that may be important to you:

Location: Besides proximity to loved ones, you'll also want to think about the location of the community to destinations that are important to you. A few examples might be your church or synagogue, your physician's office, and hospitals.

Amenities: Are there any amenities that are "must haves" on your list? Maybe you swim in a heated pool year-round to help your osteoarthritis? Or you would like to find a community with a private dining room you can reserve so you can still host family gatherings? Make a list of what is most important to you in amenities, and document whether the communities you visit offer them.



Dining Options: Do you or your senior loved one have a special diet that must be accommodated? Are you looking for a community that offers meals in a variety of settings, such as a casual bistro for grab and go meals? Or are you content with just one primary dining room? Maybe you like the idea of having room service brought to you? These are all questions you should ask on your tours.



Transportation Services: This is one of the most popular services in retirement communities. If you or your older family member don't feel safe driving any longer, this one is important. Being able to hang up the keys and leave the driving to someone else also saves you money.

Pet-policy: Many retirement living communities recognize that pets are family members, too. If you have a furry or feathered friend who will be making the move with you, be sure to ask if the community accepts pets. If they do, you'll want to obtain a copy of their pet policy. It will outline any fees associated with having a pet, as well as any restrictions.

Call Presbyterian Senior Living to Schedule a Visit

The best way to learn more about retirement communities for veterans is to visit one in person. View our community list and call to arrange a time for your personal tour!

**View Our
Community List**

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