



common QUESTIONS TOOLKIT

**DISCOVER WHY LIFE PLAN COMMUNITY LIVING
IS THE SMART MOVE TO MAKE.**



HERITAGE
COMMUNITY

OF KALAMAZOO

COMMON QUESTIONS ABOUT LIFE PLAN COMMUNITIES

No matter where you choose to spend your future, you deserve clear answers on some of the most pressing questions about retirement. Right now is exactly the right time to consider the kind of worry-free, no-maintenance lifestyle only Life Plan Communities can provide. Whether you become a resident of Heritage Community or not, you can trust that we will always offer the clarity and expertise that Greater Kalamazoo has come to count on for over 75 years.



WHY CONSIDER INDEPENDENT LIVING NOW?

It's never too early to explore all your options.

Independent Living puts an emphasis on purposeful, vibrant living by providing the freedom to focus on your relationships and interests without worry. Instead of spending time concerned about things like home maintenance, changing health needs, or the costs of necessary health services, Independent Living offers the security and comfort that comes from knowing you'll be taken care of in a community you already call home.

If you were to speak with older adults who have already made the move to Independent Living while still healthy and active, you'd likely find that many of them wished they'd made the move sooner because of the countless benefits they now enjoy.

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This has not been like moving into an apartment, it's like moving into a neighborhood.



HEALTH BENEFITS

Healthy living is a key benefit to living in a Life Plan Community. From our vibrant enrichment programming and nutritious dining options, to our fitness center and personalized wellness programming, there's plenty on campus to keep your mind sharp and your body active so you can stay well. Living in a community surrounded by friends and familiar faces also helps combat the very real dangers of loneliness. Isolation has been identified as a serious health risk, one that contributes to a variety of health problems ranging from diabetes to high blood pressure, cardiac disease, depression and obesity.

According to a recent survey that questioned more than 5,000 residents in 80 Independent Living communities across 29 states¹, older adults who made the move early are happier and healthier than those living elsewhere in ways that include:

- Improved emotional, social, physical, intellectual and vocational wellness
- More nutrient-dense diets and more active lifestyles
- Greater sense of connectedness and belonging within the community
- Overall lower levels of depression than those in rental communities
- Higher life satisfaction, better mood, more positive views on aging, less stress and a greater sense of control over their own lives

FINANCIAL BENEFITS

The financial benefits of a Life Plan Community are what truly set it apart from other retirement living options. One of the biggest reasons you may choose not to move is because the cost of doing so is presumably too high. But consider all the costs that come from living in your own home. Bills can add up quickly. Mortgage payments may still be owed. Add to all that utility costs, food, gas and more. Then there are all the other factors that many don't consider when adding up their monthly bills — things like HOA dues, housekeeping, gym memberships and home repairs. Life Plan Communities, like Heritage Community, roll almost all of these costs into one convenient monthly fee, in addition to the initial entrance fee. Imagine just writing one check, or making one payment a month. Simplicity.

COMFORT AND PREDICTABILITY

For many, the number one concern when considering a move is the future cost of health care. When aging in your own home, your options are to either hire a private caregiver or rely on a friend or family member to take care of you if you're no longer able to care for yourself. The alternative is making a proactive decision to move to a Life Plan Community while still healthy and active. As your health needs change over time, your costs remain predictable, providing you financial stability and removing the worry out of where and how you'll receive the necessary care.



TAX ADVANTAGES

What many do not know is there are also potential tax benefits to living in a Life Plan Community. New residents can often qualify for a tax deduction on entrance and monthly fees as they are recognized as a charge or prepayment for future healthcare services. Talk to your accountant or tax adviser for more specific information about how much you could potentially save.

CONTRACT BENEFITS

According to the U.S. Department of Health and Human Services, 70% of older adults over 65 will need some form of long-term care for an average of two years². Independent Living is a solution to this potential future for many older adults, and there are three distinct contract types available: Type A Life Care, Type B Modified Life Care and Type C Fee-for-Service. With each type, you'll enjoy a variety of services like home maintenance, housekeeping, dining options and amenities along with the opportunity to access different levels of care when necessary, including Assisted Living, Memory Care, short-term rehabilitation and Skilled Nursing.

TYPE C FEE-FOR-SERVICE

Featuring the lowest monthly fees and sometimes the lowest entrance fee, this agreement lets you enjoy the same amenities and services as others in the community. However, costs can quickly add up far beyond your comfort level if you find yourself paying for individual services at market rates as healthcare needs change and you're required to move to a different level of care.

TYPE A LIFE CARE

Life Care allows residents and their loved ones to enjoy added comfort, security, and more predictable long-term expenses, no matter how health needs may change. Although there is little to no increase in monthly fees beyond the standard adjustments for inflation, it's typically the most expensive contract option and could leave you paying a premium that may never be leveraged if you don't require long-term care.

TYPE B MODIFIED LIFE CARE

Available at Heritage Community of Kalamazoo, this plan type offers lower entrance and monthly fees with nearly all the same services and amenities available. Should you one day require Skilled Nursing care, you'll be responsible for just a portion of the cost and be granted access to a predetermined number of days in the healthcare center at either a discounted rate or no cost at all.

¹ Mather Institute, 2021, *The Age Well Study*

² Administration for Community Living, 2020, *How Much Care Will You Need?*

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WHAT IS THE LIFESTYLE REALLY LIKE?

A forward-facing approach to each day with cultural, social, health and wellness opportunities always available, all with the stability of lifelong healthcare.

For a lifestyle that lets you pursue your passions without the hassle of things like household chores or meal planning and preparation, Life Plan Communities can be the perfect fit. This type of community will allow you to trade the traditional worries of homeownership like maintenance, landscaping and utilities for complete comfort and peace of mind. A lock-and-leave lifestyle that allows you to take charge of your time again. Living while still healthy and active, you'd likely find that many of them wished they'd made the move sooner because of the countless benefits they now enjoy.

I've never felt better! And that's because I've never had more time to focus on the things that truly matter to me.

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SERVICES

As an Independent Living resident, you're granted access to a wide array of services and amenities that make life a little easier and a lot more enjoyable. At Heritage Community of Kalamazoo, some of these offerings include:

- **Personalized housekeeping and linen services**
- **24-hour emergency & security, including personal response system**
- **Community library and creative art space**
- **Spacious public lounges, multipurpose rooms and business center**
- **Exercise center and wellness room**
- **The Seasons Salon & Spa**
- **No-cost scheduled transportation services for medical appointments & more**
- **No-cost valet parking for you & your guests**

ENRICHMENT OPPORTUNITIES

Enrichment programming at a Life Plan Community offers a consistent calendar of diverse opportunities, along with amenities that encourage socialization and intellectual exploration. A wide variety of innovative and inspiring activities reflect the **Seven Dimensions of Wellness**:

Physical

Exercise in group activities that improve balance, strength and cardiovascular health

Social

Build close, supportive and stimulating relationships with new friends and neighbors

Intellectual

Participate in cultural events, book clubs, lectures, discussion groups and classes

Spiritual

Connect with inner values through weekly services and outer-community opportunities

Vocational

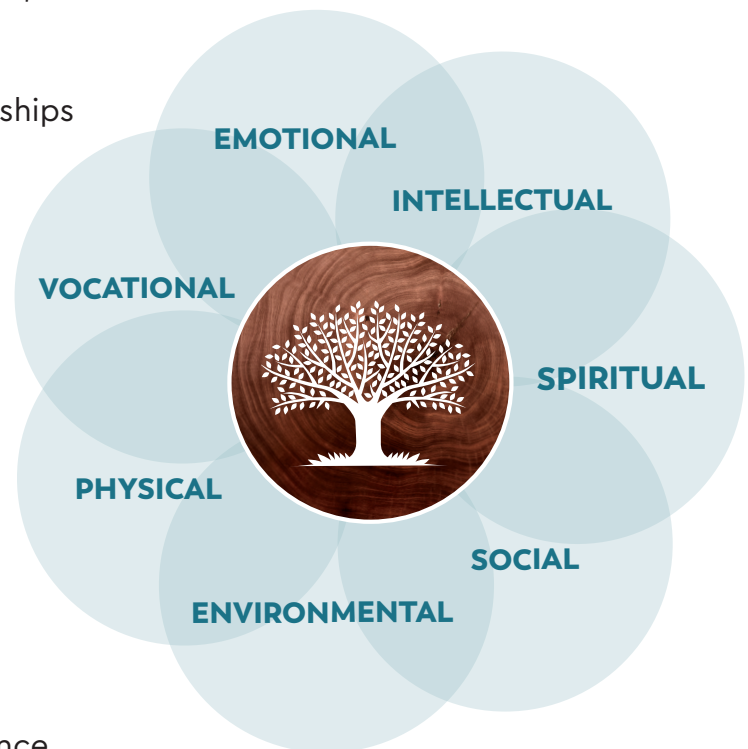
Share your knowledge and experience through volunteering, gardening and the arts

Environmental

Enjoy outdoor activities and excursions to nearby natural and cultural destinations

Emotional

Express your feelings and work to achieve balance among an open and welcoming group of friends





RESIDENCES

Your residence can look and feel like your own, and serves as a home base while you explore boundless avenues to participate in exciting and engaging social activities, excursions and wellness opportunities. Many communities offer multiple floor plans with customizable options and features. Newer residences often include beautiful kitchens so you can cook delicious homemade meals and entertain friends and family. Nearly all maintenance needs can be covered with a simple support call to community staff. If you require in-home medical services, they can be comfortably provided by a familiar team member. Guest apartments are often available too for visitors staying overnight.

DINING

Moving to an Independent Living community means saying goodbye to long hours of weekly meal planning, shopping and preparation. Instead, restaurant-quality dining venues serve fresh, chef-prepared meals full of great flavor and healthy ingredients to keep you feeling great. All menus are developed with good nutrition in mind, and may even focus on using locally sourced regional favorites. At Heritage Community, our esteemed chef is a graduate of the prestigious Culinary Institute of America. Supported by an experienced team, including a skilled pastry chef, our kitchens proudly produce meals infused with plenty of creativity and equally high nutritional value.

RESIDENTS

The people who call a Life Plan Community like ours home come from a diverse array of backgrounds with interests that cross all spectrums. Some are fully retired, others may still work part-time. You'll find married couples, widowed individuals and singles. What they all have in common is a vibrant outlook on life and a positive attitude to pursue passions both old and new. No matter where you come from or what you've done previously in your life, all are welcomed with open arms.

Residents often comment, "I wish I would have done this sooner," in that Independent Living at a Life Plan Community offers so much more than their previous home. It's a community that places a premium on individuality. Here, you can enjoy life with a renewed purpose and the freedom to focus on the things and relationships that truly matter, all without worry. Incomparable security and comfort is easy to come by when you know that access to a full continuum of care options is available in a place you call home, should your health needs change. Peace of mind is yours to enjoy, no matter what life brings you.

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