

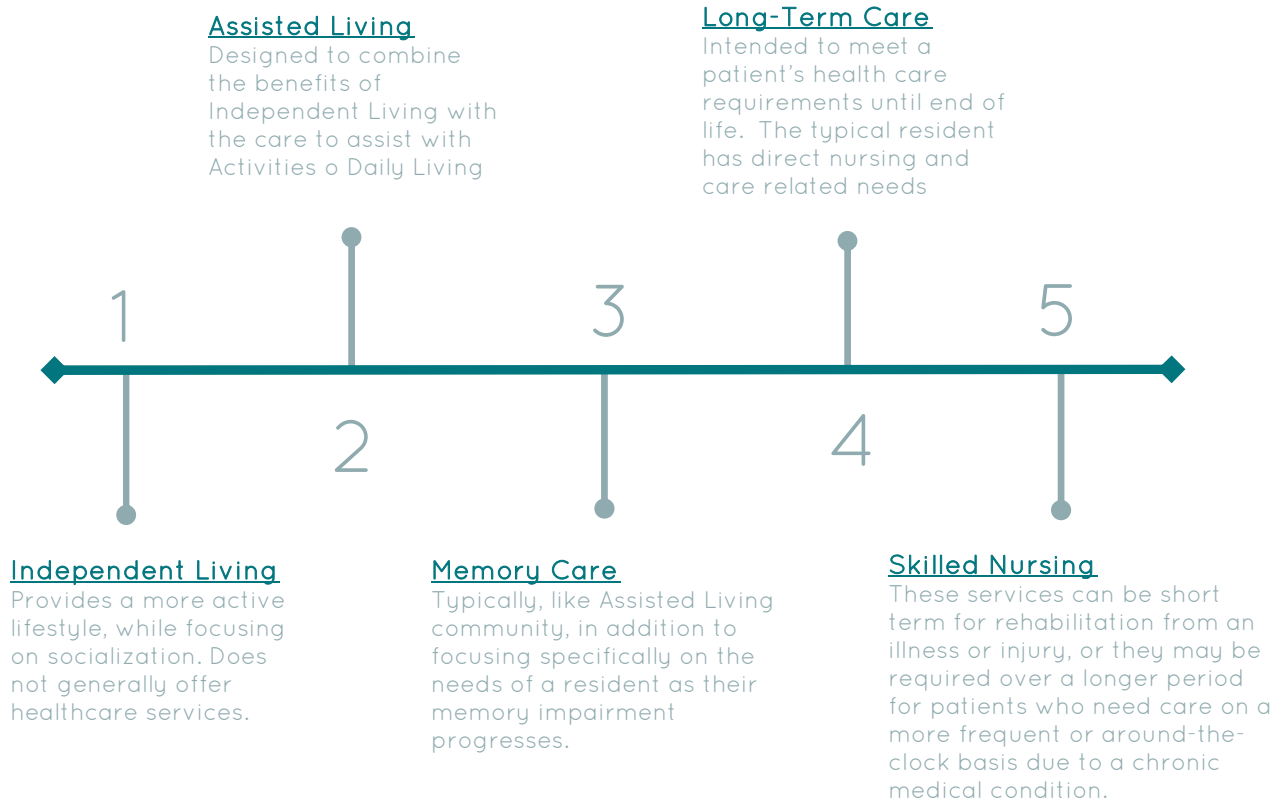


## The Senior Living 'Break Down'

What is Senior Living?

The scale of senior living options

A Resource By: Villagio 'At Your Service'



**Independent Living:** Independent Living Communities provide residents the opportunity to have an active lifestyle, while focusing on socialization and companionship with loved ones and other residents. The look and structure of these types of communities vary, with options including traditional apartments, townhomes, duplexes, and even single-family homes/cottages. Each community is unique and offers different amenities, and services to make you feel at home, while focusing on the independence and individuality of each resident. *As opposed to other levels of care below, independent living communities generally offer no healthcare services, so a resident with healthcare needs may not be the best fit.*

**Assisted Living:** *An assisted living community is designed to combine the companionship benefits provided by an independent living community with a level of care intended to assist residents with a resident's 'Activities of Daily*

*Living<sup>(d)</sup>*. Often, Assisted Living Communities will also provide help with medication administration, Transportation assistance and will work together with the family and nursing staff to create individually tailored care plans to address the needs of the resident. In most cases, residents of assisted living facilities maintain a higher functional capacity than those of long-term nursing care facilities. Some offer what we call, “Aging in Place<sup>(d)</sup>”.

**Memory Care:** Memory care is designed to meet the specific needs of a person with Alzheimer's disease(d), Dementia(d) or other types of memory impairments. Memory care communities are meant to focus on a resident's care, comfort and happiness while providing peace of mind to their families. *Typically licensed as an 'Assisted Living' community with a state approved ability to provide specialized care for residents with Dementia, communities are staffed to assist with activities of daily living, medications, and clinical treatments, in addition to focusing specifically on the needs of the resident as their Dementia progresses.* In most cases, residents in a memory care community enter this level of service after having been 1) in an assisted living or independent living community or 2) living at home with a spouse or other primary care giver.

**Skilled nursing:** or “SNF”, is a higher level of medical care that must be provided by individuals such as a registered nurse (RN) or Licensed Practical Nurse (LPN). Those who are in a facility for Skilled Nursing will also typically receive care from physical, speech, and occupational therapists. These services can be short term for rehabilitation from an illness or injury, or they may be required over a longer period for patients who need care on a more frequent or around-the-clock basis due to a chronic medical condition.

**Long-Term Care ('LTC'):** Provides a variety of services which help meet both the medical and non-medical needs of people with a chronic

illness or disability, who cannot care for themselves for long periods. Long term care is focused on individualized and coordinated healthcare services that maximize patients' quality of life and meet patients' healthcare needs over a longer period of time. *It is important to stress that a long-term care community is truly intended to meet a patient's healthcare requirements, and is less intended to promote an independent lifestyle, as the typical resident has direct nursing and care related needs.*

**Skilled Nursing and Long-Term Care:** “Nursing homes”, and skilled nursing facilities, collectively known as long-term care facilities or LTC's, provide a variety of services, both medical and personal care, to people who are unable to manage independently in the community.

**Life Care/CCRC:** Continuum Care Retirement Communities ('CCRC') are communities that offer a continuum of care to anyone over the age of 60. The levels of care offered in a CCRC generally include: Independent living, Assisted Living and Long-Term Care with Skilled Nursing. Some CCRC communities are known to have what we call a “Life Care” Contract. A life care contract requires a long-term, upfront financial commitment that, in turn, guarantees housing, services and nursing care all in one location through the end of life. Individual communities will have different contract options from which to choose. A future release of the 'Break Down' is planned which includes significant depth to the CCRC options, including pricing, care levels and the economic rationale for making a 'Life Care' decision.