

What is a LIFE PLAN COMMUNITY?



moravianmanorcommunities.org

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TOBACCO
FREE



"Life Plan Community" is the new term for what was previously called a "Continuing Care Retirement Community," or a "CCRC." Life Plan Communities offer more than one level of care on their campus; focus on overall wellness and a healthy, active lifestyle; and are integrated in the greater community. Just like the fresh, optimistic new outlook of today's generation of older adults, this new name focuses more on the offering of security, a plan for the future, and focus on the person.

How does living in a life plan community differ from living in my current home?

A Life Plan Community like Moravian Manor Communities empowers residents to live an active, independent lifestyle while offering the advantages of setting a plan in place for any future care needs, with the availability of a full continuum of health services.

- **LIFE** at Moravian Manor Communities is so much more than care; it's about living life to the fullest.
- **PLAN** summarizes the unique "safety net" advantages offered through our advanced healthcare services.
- **COMMUNITY** is where "planning" and "living" connect you and others.

When you become a resident of Moravian Manor Communities, you have a completely maintenance free lifestyle. You can come and go as you please, allowing you to even "lock and go" for extensive traveling without worrying about security or seasonal maintenance concerns. Family and friends are always welcome at your home and you'll be just outside downtown Lititz, Lancaster County, to enjoy all its many offerings. Residents also have 24-hour security and priority access to any higher levels of care if ever needed, including personal care, assisted living, memory support, 24-hour nursing care, and on-site comprehensive therapy services. There also can be financial benefits of a move to a Life Plan Community.

What You Need to Know

The State of Pennsylvania defines three types of Life Plan Communities:

■ Type A

Commonly called **"life care communities."**

These communities provide housing in a cottage, villa or apartment, and additional healthcare services (personal care, assisted living, and nursing care) either in the residence or in related healthcare facilities for a one-time entrance fee and an on-going monthly service fee. These additional healthcare services are included in the on-going monthly service fees.

■ Type B

These communities are very similar to Type A communities. However, they include some additional healthcare services in the on-going monthly service fee. Healthcare services beyond those covered in the monthly fee are at additional cost.

■ Type C (*Moravian Manor Communities*)

Commonly called **"fee for service communities."** These communities are very similar to Type A & B communities. However, you pay for healthcare services as you need them. You do not automatically pay for these healthcare services in the monthly service fee that you pay for your residential living accommodations.

Life Plan Communities are regulated by the Pennsylvania Department of Insurance for fiduciary purposes, and through the Department of Health for supportive services. Typically, a one-time entrance fee is charged with an on-going monthly service fee. These fees cover the cost of your residence, operational costs of the community, and services provided. The entrance fee does not purchase ownership of real estate, but covers the right to live in the community during your lifetime. Ownership, and the responsibility to remarket the residence after your occupancy, belong to the organization operating the community. In Pennsylvania, this is most often a not-for-profit organization or sponsor. The underlying intent of the continuing care concept provides accommodations and supportive services tailored to the changing needs of the individual as they age within a community setting of people with similar interests.

What does the entrance fee provide?

The entrance fee covers payment for the capital cost of the residence in which you will live and also covers the capital cost and on-going replacement of common area facilities and services. Typically, on-going refurbishing, repairs, and replacement of equipment and systems are covered by both the entrance fees and on-going monthly service fees. In some cases, a pro-rated portion of this entrance fee is returned to the resident after remarketing the residence, based on the type of entrance fee plan chosen at initial occupancy. Most communities offer a variety of entrance fee plans that offer the resident choice in the amount of refund they receive and/or the amount of monthly fees charged. Some may offer a return of a portion of the appreciation in the entrance fee when re-marketing occurs. Keep in mind that the combination of the entrance fee and on-going monthly service fees pay for more than a place to live; they also provide a lifestyle suited to the interests of Boomers and beyond, and access to a variety

of services and amenities tailored to the needs of residents, including easy access to convenient and reliable healthcare services and support. The support provided can be specifically tailored for each individual, which can be particularly important for couples with different needs.

Can increases for on-going charges be limited?

As in all of life, we do not have full control over the cost of outside services and products. Public utilities, real estate taxes, labor market, and employee benefit costs as well as weather conditions are just a few of the factors over which we do not have full control. Most communities will take advantage of group purchasing programs for products and services. Having a community of older adults, many of whom may need specific supportive services from time to time, allows the continuing care community certain economies of scale. This allows lower costs for those services than you might experience if purchasing them individually, or better access to such services that may not be possible at all in one's own home. Given these circumstances, every effort is made to control charges and fees in a manner that will ensure continued access to quality services and amenities, while balancing these expectations with practical budget controls. The past history of rate increases for a given community is a practical way to determine the community's ability and commitment to controlling costs.

