

# *Living Your Best Life:* The Springpoint Guide to Choosing a CCRC

What to expect when choosing a continuing care retirement community, including the financial value, healthcare services and amenities offered.



**SPRINGPOINT®**

[www.springpointsl.org](http://www.springpointsl.org)

©2019 Springpoint Senior Living. All Rights Reserved.



## Starting Off...

Retirement is an exciting time in your life. You have more time to go out and explore the world, participate in your favorite hobbies or simply relax and enjoy each day as it comes. And there's no better way to enjoy life to the fullest than by choosing to move to a continuing care retirement community (CCRC).

When it comes to the future, we all want to stay healthy, safe and comfortable. An easy way to achieve this is by choosing an engaging lifestyle surrounded by the support you want at a senior living community. In this guide, we'll provide an overview of what to expect when choosing a CCRC, including quality healthcare programs, the financial value and on-campus community amenities.

**Keep reading to learn more!**

## Topics We'll Cover

- [Why Move to a CCRC Now?...](#) **PG. 3**
- [Amenities Offered...](#) **PG. 8**
- [The Importance of Quality Healthcare Offerings...](#) **PG. 12**
- [Financial Value & Benefits...](#) **PG. 17**



# Why Move to a CCRC Now?



## *Don't Wait – 5 Reasons to Move to a CCRC Now*

The most common thing we hear from residents is that they wished they would have moved in sooner! Choosing a CCRC now means choosing an engaging lifestyle with security for the future.

Maybe you're aware of the continuing care retirement communities in your area, but you aren't sure what "[continuum of care](#)" really means. By definition alone, CCRCs must offer various living options and healthcare services so residents can transition seamlessly from one level of care to the next should their needs change.

For instance, you may choose to downsize your home and move into a more manageable living space, like a cottage, villa or apartment at a CCRC. After this transition, you'll have access to services like assisted living, skilled nursing care and more without ever needing to step foot off campus. In other words, you'll remain in the place you already call home, surrounded by your friends and neighbors, with no need to uproot your life for a second or third time.



### *Life at a CCRC*

If you're thinking about moving to a CCRC, you've already taken an important first step. But if you still find yourself thinking, "I'm just not ready yet," this guide may help you come to a decision sooner.

#### **KEEP READING TO FIND...**

Five reasons to help you understand why making the move sooner rather than later could be extremely beneficial for your future



#### **1. NO MORE HOME MAINTENANCE**

**Tired of paying for home repairs and spending your time cooking and cleaning?** Leave those tasks to a team of helpful, caring professionals with no extra cost to you. With less time spent on household chores and maintenance, you'll have more time to focus on friends, family and the activities you enjoy most.



## 2. SECURE YOUR FINANCIAL FUTURE

**CCRCs are a prudent plan not only health-wise, but financially, too.** Your monthly service fee covers residence and utilities, plus all the services and amenities that come along with the community lifestyle. With one monthly check, you'll enjoy predictable payments to simplify managing your expenses. Plus, a portion of your monthly fee and entrance fee may qualify for inclusion on your income tax return as prepaid medical expenses. We'll cover more on the financial value of CCRCs later in this guide.



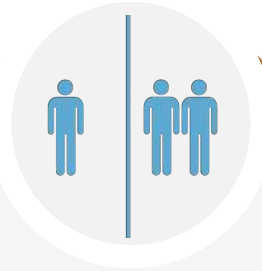
## 3. IMPROVE YOUR OVERALL HEALTH & WELLNESS

**CCRCs understand the importance of helping you stay happy, healthy and engaged.** You'll find high-quality wellness programs and activities that focus on your physical, social, emotional, intellectual, environmental, spiritual and vocational wellbeing.



Springpoint's award-winning [LivWell program](#) focuses on whole-person health, catering to each of the seven dimensions of wellness.





### 4. AVOID THE RISK OF SOCIAL ISOLATION

**Staying socially active has a major impact on your health.** In fact, studies show that older adults who continue to build and maintain relationships throughout their lives have better memory and cognition, and a decreased risk for a variety of chronic conditions. You'll find a diverse range of daily and weekly activities to choose from, all designed to keep you engaged with others who share your interests.



### 5. EASE CONCERNS OF FAMILY MEMBERS

**It's common for adult children to become the primary caregivers for aging parents in their later years.** Often, this takes a toll on not only the family relationship, but also on the caregiver's health. Moving to a CCRC helps ease the worries your children may have about your healthcare needs down the road, as they know they'll be covered by the comprehensive continuum of care.



### *Engaging Retirement Living at a Springpoint Senior Living Community*

You'll find everything you need for a vibrant, enriching retirement lifestyle at Springpoint continuing care retirement communities. Our residents thrive, enjoying spacious and up-to-date [independent living options](#) with all the luxuries, as well as access to a variety of services and amenities that make life rewarding and enjoyable. Keep reading to learn more about the amenities to look for in your journey.





# Amenities Offered

## *What Amenities Do Today's CCRCs Offer?*

Today's CCRCs have something for every resident – a wide array of life-enriching amenities and services designed to help residents thrive. Not only do these amenities offer entertainment and fulfillment, they also promote healthy aging through physical, emotional and social opportunities.

Residents in continuing care retirement communities report higher satisfaction with happiness, social contact, physical activity, engagement in intellectual activities and understanding of their purpose in life than older adults not living in these communities, as found in the [Age Well Study](#) conducted by Mather LifeWays Institute on Aging. Your overall wellbeing and satisfaction are the top priority at all of our Springpoint communities, which is why we offer engaging amenities to fill your days.







### Take Charge of Your Physical Wellbeing



Staying active is essential for healthy aging. Springpoint communities offer plenty of opportunities for you to stay active, catering to a variety of interests. For example, most of our communities offer fitness centers, indoor or outdoor heated pools, dance groups, fitness classes, walking trails and outdoor recreation areas. Plus, many communities are located near golf courses, beaches, tennis courts and more.

### Sharpen and Strengthen Your Mind



Without proper exercise for the mind, cognitive functioning can decline with age. That's why mentally stimulating amenities that use your mind and memory are crucial for overall aging. Springpoint communities offer art studios, well-stocked libraries, performance halls and learning centers. Several of our communities also have partnerships with nearby universities for you to enjoy continuing education classes.



## Feel Connected Through Social Wellness



An estimated 17% of all Americans over the age of 65 are isolated because they live alone, according to a recent study by the National Council on Aging. But continuing care retirement communities provide opportunities to engage with others and form new relationships. This can lower the risk for certain health conditions like anxiety and depression. Examples of amenities that support emotional and social wellness include support groups, weekly happy hours, themed dinners and celebrations, restaurant-style dining and casual café dining.

## Explore New or Existing Hobbies



Research suggests that older adults who frequently participate in intellectually and socially engaging activities exhibit higher cognitive function than those who do not. Having a hobby can be good for the mind, body and soul. Our retirement communities offer a multitude of opportunities to practice or take up a new hobby, like woodworking, painting, or learning a new language, sport or musical instrument.



### Do Good for Others



Retirement brings additional free time, and what better way to use some of that extra time on your hands than to give back to others? Volunteering opportunities are prevalent within or nearby all of our continuing care retirement communities. Continuing to share knowledge you've acquired throughout your life through mentoring, consulting, tutoring or volunteering offers you a way to give back to your community.

## Amenities for Every Personality Are Within Reach

Springpoint communities are far from your average continuing care retirement community. Living well through stimulating and entertaining amenities is our specialty. Your life, your goals and your desires are our top priorities, and we always keep these in mind. No matter what your interests are, you're sure to find something at our communities to keep you active and fulfilled.

### NEXT UP

We'll dive into the significance of high-quality healthcare offerings at the CCRC you choose – which will help provide peace of mind for the future.



# The Importance of Quality Healthcare Offerings

There are many characteristics and amenities you may be looking for in a retirement community. It's safe to say one of the minimum qualifications of a retirement community should be high-quality healthcare offerings.

After all, even if you're choosing independent living now, a full continuum of care means healthcare options are available to you should you need them in a familiar and comfortable place.







We all want to make sure we're receiving care that is held to the highest standard. **Here's what to look for to ensure the CCRC you choose is the best option for you...**

### *What to Look for When Evaluating Senior Care Offerings*



#### **1. CENTERS FOR MEDICARE & MEDICAID SERVICES (CMS) RATINGS**

There is a five-star quality rating system that helps consumers like you compare senior living communities easily. The ratings take into consideration health inspections conducted by objective inspectors who analyze the campus in-person; staffing, which is based on the number of hours of care provided on average to residents by staff; and Quality Measures, which consider 17 different physical and clinical measures. CMS ratings are important and should be considered during your search for retirement communities because they take into consideration a variety of factors that play a direct role in each community's healthcare offerings.



## 2. SPECIALLY TRAINED PROFESSIONALS

Springpoint offers highly trained healthcare professionals across all of our communities.

**These professionals include:**

**Experienced physical, occupational and speech therapists** who assist in enhancing the independence of residents

**RN clinic coordinators** who follow up on discharges within the communities to ensure discharge plans are understood and followed

**Nurse practitioners** who visit discharges into the greater community to verify compliance with the discharge plan as well as checking on the health of the resident

**A full-time experienced clinical care manager** who coordinates all admissions to our communities

**AMDA-certified medical director and physician presence** in Springpoint Senior Living communities



### 3. PERSON-CENTERED CARE

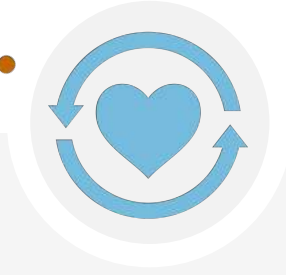
At Springpoint, we're not just concerned about the *quality of the healthcare* services we offer.

We're focused on ensuring the highest *quality of life* possible. After all, choosing a senior retirement community with a full continuum of care means choosing a lifetime home. Our residents have control over their daily lives – they make decisions and set their own routines. It's a holistic approach that helps ensure a fulfilling quality of life.



### 4. INNOVATIONS & FORWARD-THINKING APPROACHES TO HEALTHCARE

To ensure the highest quality care, Springpoint communities utilize electronic health records (EHR). This means our staff has instant access to the most updated information about your health at all times. Using EHR also improves the lines of communication among our caregiving team, which provides more effective, person-centered care and improves the satisfaction of residents and their families. Plus, our healthcare centers are staffed above the recommended state requirements.



### 5. WELLNESS OPPORTUNITIES FOR RESIDENTS BEYOND STANDARD HEALTHCARE

Health is more than physical – it's emotional and psychological, too. And senior care at Springpoint communities takes all of this into consideration when offering wellness opportunities and medical care. As part of our healthcare centers, you can take part in social activities and events, have access to a variety of unique amenities and nutritious dining options, participate in fitness classes and more, leading to a higher quality of life.

### *High Quality Senior Care for Quality of Life*

As a nationally recognized aging services provider, our corporate oversight is a unique benefit. We take particular pride in our [LivWell Program](#) that focuses on a person-centered approach to health and wellness, our Accountable Care Organization memberships and top ratings from the Centers for Medicare and Medicaid Services, as well as the positive comments and referrals from families that our skilled nursing and rehabilitation centers receive regularly.





# Financial Value of a CCRC

## *Secure Your Financial Future at a Continuing Care Retirement Community*

There's a reason the senior advocacy group, LeadingAge, created a new term a few years ago for a continuing care retirement community: Life Plan community. The updated moniker makes perfect sense, as moving to a CCRC provides a true plan for the rest of your life. Studies show that older adults who make the move while they're still active and healthy are more likely to stay that way due to the wide variety of programs, amenities and maintenance-free living that simply makes life easier and more fulfilling.



### **KEEP READING TO FIND HOW...**

CCRCs not only provide a healthy future physically, emotionally and mentally, but financially, too. These are a few of the main financial benefits residents of life plan communities enjoy:



### NO SURPRISE MONTHLY EXPENSES

At a CCRC, your monthly service fee covers your housing and utilities, as well as a variety of amenities like dining, housekeeping, yardwork, social activities, fitness opportunities and more. You'll find it's much easier to manage your monthly expenses, as there will be no surprises like there could be if you remain in your home. Instead, your monthly costs are simplified, and you'll have predictable payments that are easily paid in one check.



### TAKE ADVANTAGE OF TAX DEDUCTIONS

You'll enjoy some tax benefits after you move to a continuing care retirement community. Many new residents at a CCRC can qualify for a tax deduction on their entrance fee and monthly service fees. These fees are deductible due to the fact that they represent a pre-payment for future health care, including assisted living or skilled nursing services. Talk to your accountant or tax advisor for more specific information about how you could save.



## OPTIONS THAT MEET YOUR INDIVIDUAL NEEDS

**Finally, Springpoint communities offer a variety of contract options designed to meet your specific financial goals.** For instance, you can choose to pay less up front for greater liquidity with our traditional entrance fee, or go with our refundable entrance fee, in which a portion of your principal returns to your estate. We also offer Lifecare, which guarantees you'll receive the long-term care you need, for as long as you should need it, while safeguarding against unexpected healthcare costs.





# Ready for a Fulfilling Retirement?

## *The Security of a Plan for Life at Springpoint Communities*

Choosing a senior living community may at first seem to be a difficult decision, but we're confident you'll find the right fit in one of the Springpoint communities. Whether you're highly involved in campus activities or you spend your days quietly enjoying your retirement in your new apartment home, no two resident lifestyles are alike. And that's exactly how it should be. You'll find everything you need to live your best life and thrive, now and in the future.

We're always available to assist in researching and evaluating your options. The best way to begin the journey is to schedule a personal, no-obligation consultation. We'll discuss your goals, preference, budget and any questions you might have.

### WE INVITE YOU TO...

Click the link below to find a vibrant [Springpoint community](#) near you. We would love for you to join us for a tour to experience just how fulfilling your retirement years can be with Springpoint.

[Find a Community Near  
You >](#)