

Knowledge
IS COMFORT.

A Family Caregiver's Guide to Senior Living

Understand THE DIFFERENCE.






YOU'VE GOT QUESTIONS. *We're Here To Help.*

At Charter Senior Living, we understand the challenges you're facing. You realize your parents or a loved one should not continue to live alone, yet you're not sure which direction to take next. As a resource for families, we can help. We believe knowledge is comfort, so we have compiled information to help you navigate your way to the most appropriate solutions for your loved one.

If you need more information that's not available here, we welcome you to contact us with any questions you have. We're here to help you find the answers you need – whether you choose a Charter Senior Living community or not.



Section 1

Senior Living

Know Your Options

If you are searching for a senior living community for your loved one, you've undoubtedly discovered that there is a lot to consider – and much to learn. Knowing where to start or how to go about making this difficult decision can be confusing because there are so many senior living lifestyles available.

First things first.

Let's examine the options. Knowing the specific differences between all the senior lifestyles and services can help you decide where you or your loved one will be most comfortable.

The options:



Independent Living



**Skilled Nursing
and Rehabilitation**



Assisted Living



Home Care



Memory Care



Respite Care

We can help.

In choosing the best care for your loved one, we always advise you to seek the advice of a senior care specialist or geriatric physician for their suggestions in senior living. At Charter Senior Living, our caring staff can also offer free expert advice for helping you choose the best senior care option that meets your family's personal preferences and needs.

Contact us today for information or to schedule a complimentary consultation! Or, visit our website at **www.charterseniorliving.com**.

Independent Living

Quite simply, independent living requires the least amount of caregiving – or none at all. While on-site services and activities are provided, independent living communities are geared toward healthy seniors who still want the freedom to live according to their own schedules.

Those who have no trouble completing daily activities – driving, taking medication, preparing meals, maintaining finances and a host of other activities – can benefit from and enjoy the maintenance-free lifestyle offered at independent living communities.

Independent seniors (and their families) love independent living because life at these communities means no more worrying about yardwork, home repairs or dealing with the expenses of homeownership!

In addition to alleviating household responsibilities, many independent living communities offer access to first-class amenities and services such as fine dining, wellness classes, a host of activities, and scheduled transportation for doctors' appointments, shopping trips and more.

For added convenience, everything is usually included in the monthly rent!

Who Benefits from Independent Living?

Those who require no assistance or care

Anyone considering downsizing or a senior-friendly home/apartment

Those seeking an easier, maintenance-free lifestyle

Seniors who no longer feel safe – or content – living alone

Social seniors who like the idea of activity-filled days surrounded by like-minded people

Typically Offered at Independent Living Communities:

Meal plan options

Housekeeping and laundry services

Home maintenance and repairs

Complimentary transportation

Social and recreational events

Cultural, spiritual and educational events

Concierge services

Amenities such as a variety of dining venues, activity rooms, beauty salons, and more

Assisted Living/Personal Care

Assisted living is for seniors who cherish their independence but who could benefit from some level of assistance with activities of daily living (ADLs). Assisted living communities can also be referred to as personal care communities.

Residents in assisted living communities enjoy the same amenities and services typically available in independent living, but they also receive support with such tasks as bathing, dressing and taking medication. Assisted living communities provide senior-friendly apartment designs and a lifestyle that promotes healthy, active living and plenty of social engagement.

Comprehensive health assessments are often provided prior to moving in to ensure residents receive the precise level of care they need.

The benefits of assisted living are countless. Seniors have the opportunity to make lasting friendships with individuals with the same life experiences and enjoy a community and a lifestyle that offers fun, fulfillment and a sense of purpose.

Who Benefits from Assisted Living?

Seniors who need assistance with everyday activities – showering, getting dressed, personal care, and housekeeping

Those who are not getting proper nutrition and find going to the grocery store and preparing meals too much of a burden

Those who are forgetting to take medication or take more pills than prescribed

Single seniors who are feeling lonely, depressed and in need of companionship

Seniors with health-related issues that require supervision like diabetes or a degenerative disease

Seniors prone to falls or who can no longer climb the stairs

Those having difficulty managing the responsibilities of home and who no longer want to rely on family members

Typically Offered at Assisted Living Communities:

Staff availability and assistance 24/7

Medication management

Assistance with bathroom activities, dressing and grooming

Three meals per day, unlimited snacks

Housekeeping and laundry services

Home maintenance and repairs

Complimentary transportation

Social activities and outings

Concierge services

Amenities such as restaurant-style dining, activity rooms, beauty salons, and more

Memory Care

Memory care provides housing and 24-hour specialty care for seniors living with Alzheimer's disease and other types of dementia. Memory care communities offer a safe, specially designed environment for residents with a focus on improving quality of life, reducing confusion, and preventing wandering.

Memory care communities feature residential spaces that cater to the specific needs of seniors with memory loss. Residents' safety is a priority. Memory care offers a secure environment with locked exterior doors so that no one may leave or enter unnoticed. Many communities feature enclosed gardens or courtyards to allow residents to safely spend time outdoors.

In addition to a secure environment, services and features that make memory care communities different from assisted living or other types of senior lifestyles include 24-hour care, a specially trained staff, and memory-enhancing programming and therapies.

Who Benefits from Memory Care?

Seniors living with Alzheimer's disease or other types of dementia or memory loss who can no longer live safely at home or in the care of a family member

Typically Offered in Memory Care Communities:

- Experienced staff, trained in dementia care
- Staff availability and assistance 24/7
- High staff-to-resident ratio
- Assistance with bathroom activities, dressing, grooming and medication
- Specialized dementia programming
- Three meals per day and unlimited snacks
- Housekeeping and laundry services

Learn more about Charter Senior Living's exclusive Memory Care program, FlourishSM. www.charterseniorliving.com/memory-care

Skilled Nursing and Rehabilitation

Skilled nursing is for those who require more advanced caregiving than other senior living alternatives provide. It refers to a resident's need for care or treatment that can only be performed by licensed nurses. Skilled nursing is often suggested for seniors that routinely require hospitalization, if their chronic condition is worsening, or when their current accommodations are no longer an option.

Skilled nursing and rehabilitation are usually offered on both a short- and long-term basis.

Who Benefits from Skilled Nursing or Rehabilitation?

Anyone who needs additional, short-term care after being released from the hospital

Those who require short-term physical, occupational or speech therapy after a stroke, an illness or surgery

Seniors who need long-term, 24-hour nursing supervision due to a chronic health issue

Services Typically Provided:

24-hour, supervised, long-term medical care

Regular visits by partner physicians

Post-surgical rehabilitation

Daily assistance with activities of daily living, including bathing, eating and dressing

Organized life-enrichment programs personalized to a resident's abilities

Access to physical, occupational and speech therapies

Home Care

When a loved one requires additional support after a medical event or simply needs help with activities that have become too challenging to accomplish alone, home care provides care in the comfortable surroundings of wherever a person calls home: a private home, assisted living community or nursing home. With services ranging from private home care to post-surgical care to companion care to supplemental medical staffing, home care can accommodate needs from a few hours a day to around-the-clock concierge support. Some independent living communities offer their residents home care services, as well.

Services Typically Include:

- Helping start and end the day
- Assisting with meals
- Assisting with mobility and transfers
- Assisting with medication and symptom management
- Providing companionship and meaningful engagement
- Providing transportation to medical appointments and errands
- Performing light housekeeping
- Providing wound care, IV therapy and catheter care
- Providing staff trained in memory care

Respite Care

Respite care provides temporary relief for a primary caregiver, enabling them to take a break from the demands of caring for an aging loved one. Respite care may be offered at assisted living, memory care or skilled nursing communities.

Whether it's for a few hours a week or an extended period, respite care can help ease the burden of family caregiving and help to relieve stress, restore energy and promote balance in life.

Respite care can also prevent caregivers from becoming exhausted or burned out. And, it benefits your loved one by providing them with variety, stimulation and a welcome change of routine.

Try before making a commitment.

Respite care also allows your loved one to try the lifestyle offered at the community before making a full-time commitment. Respite guests have the opportunity to sample all of the amenities available to residents, and many find themselves so pleased with their visit, they become full-time residents.

Who Benefits from Respite Care?

Those recovering from an illness or hospitalization but could benefit from additional rest or care

Family caregivers who are going on vacation or simply need a break from the rigors of caregiving

Anyone who is thinking about senior living but would like to try the lifestyle before committing

Rental vs. Buy-In Retirement/Senior Living Communities. What's the Best Option for You?

Seniors looking for retirement living options often struggle over the better option: a rental community or one that requires a buy-in. While each option has benefits, there are two main factors to take into consideration: finances and emotions.

Renting may make economic sense, but if a great deal of emotional security comes from ownership, then a buy-in community may make sense. On the other hand, for seniors who would rather live without the headaches of home maintenance, renting may be the better option.

Continuing Care Retirement Communities – or Life Plan Communities – typically offer a full continuum of senior lifestyles, including independent living, assisted living, memory care and skilled nursing. They typically require a large up-front payment (averaging \$250K+) that may not be easily or fully refundable. The benefit of this type of community is that residents won't ever have to change communities even if their health needs change or decline. The downside: the high cost of entrance.

Rental communities offer flexibility and financial freedom. Residents who rent can hold on to their assets in the event of future health problems or use them for more travel and adventure. Many seniors (and their families) are reluctant to deplete their savings or be forced to sell their homes at a below-value price. Rental communities offer freedom from long-term financial commitments and the flexibility for residents to manage their own investments. Residents never have to pay for services they may never use or need.



Section 2

Determining the Right Lifestyle and Level of Care

Getting Started

There are a variety of age-related health conditions that can make it more challenging for seniors to live independently.

If you are noticing changes in your aging parents or loved one and feel they need or could benefit from more care than they can get at home, a senior living community may be your solution.

There are many different senior lifestyles to consider. On the more basic end, your loved one might do well in an independent living situation where they're not responsible for household tasks like trash removal and yard maintenance. If your loved one has more significant needs, they might benefit from having hands-on assistance with personal care tasks like bathing and dressing – the type of support found in assisted living or personal care communities.

Consider how much support they are already getting from family, friends or in-home caregivers. Assess how much help they need to stay safe and healthy. Also consider how changes like the loss of a spouse or a recent illness may be affecting your loved one physically or emotionally. This will give you a better idea of how to choose the right community.

To get started, we suggest:



Start a Caregiving Journal

Write down your observations in a caregiving journal so you can keep track of their needs and figure out what services are required.



Talk to a Physician

If you still aren't sure what type of care your loved one needs, get input from their primary physician. Seniors tend to feel comfortable with their doctors – they trust them – and your loved one may have given their doctor insights they haven't shared with you. Compare your thoughts, impressions, observations and concerns with them and together create a care plan that's appropriate. Another bonus: having an opinion from your loved one's doctor may make it easier for them to accept a change is necessary.



Talk with Your Loved One

If your loved one is mentally capable, sit down together and make a list of current care needs. Then determine how to best meet those needs. If appropriate, ask other family members for help as you consider the options.

Assess Your Loved One's Needs

Caring for an aging loved one can feel overwhelming in large part because you're not sure exactly where to start. We suggest taking a step back (and a deep breath) and assessing how much help your parent or loved one needs with everyday life. What should you consider?

For starters:

Overall Health and Well-Being

How well is your loved one getting around? Are they completing everyday tasks with relative ease? Does your loved one have a chronic health issue, and if so, is it being addressed properly? If your loved one recently had surgery, also consider how well they are recovering.

Mental Health

Have you noticed signs of cognitive impairment or increased confusion?

Appearance and Personal Hygiene

Have you noticed changes in grooming, bathing or dressing habits?

Mood

Are there changes in their mood? Example: Being quieter than usual.
Are they feeling uncharacteristically blue or depressed?
If they've recently lost a spouse, how are they coping?

Changes That May Be Affecting Daily Life

Consider significant changes that are affecting your loved one's daily life, such as:

- Difficulty with household chores and errands
- Meal preparation and proper nutrition
- Mobility: Have you noticed bruises or scrapes that could indicate falls?
- Ability to drive

Social Interaction

Do they have fewer opportunities (or less desire) to socialize?
Is there a lack of interest in doing things they once loved?
Are they pulling back from friends and family?
Are they experiencing loneliness?

For a personal assessment at Charter Senior Living, contact the community nearest you. www.charterseniorliving.com/find-a-community

Resources for Seniors

Veterans Aid & Attendance Benefits

A vast majority of Veterans who visit our communities are unaware they have Veterans Aid & Attendance Benefits to help offset the cost of assisted living, ancillary services, adaptive devices, medications, support groups, transportation and more. Even Veterans who are aware of assisted living benefits seem to know of only a fraction of the benefits and privileges to which they are entitled. Charter Senior Living has a network of local and national third-party VA benefit experts who help residents and their families navigate through the complex maze, often providing room and board assistance and ancillary services far beyond the resident's expectations.

Senior resources you might find helpful:

Argentum – www.argentum.org

Alzheimer's Association® – www.alz.org

American Association of Retired Persons – www.aarp.org

American Seniors Housing Association's Where You Live Matters – www.wheretheyoulivematters.org

Medicare's Nursing Home Compare – www.medicare.gov

Senior Living Resource Directory – www.retirementlivingsourcebook.com

National Council on Aging (NCOA) Center for Benefits – www.ncoa.org

Hospice Foundation of America – www.hospicefoundation.org

Elderlife Financial Services – www.elderlifefinancial.com

U.S. Department of Health & Human Resources – www.hhs.gov

National Association of Specialty & Senior Move Managers® – www.nasmm.org

For more information and tips on aging and on how Charter Senior Living enhances the human spirit, visit our blog page at **www.charterseniorliving.com/blog**.

Does Your Aging Loved One Need Senior Living?

Take the Quiz.

Bills/Money Management

Are bills being paid bills late – or not at all? Y ____ N ____

Home and Safety

Have you noticed broken or damaged appliances and fixtures in their home? Y ____ N ____

Are important items, such as smoke alarms or fireplaces, not being tended to? Y ____ N ____

Do they have a cluttered, dirty or disorganized house? Y ____ N ____

Have you noticed mold or unpleasant smells in the kitchen or other areas throughout the home? Y ____ N ____

Have you noticed confusion when performing familiar tasks like laundry or dishes? Y ____ N ____

Are they leaving house or yard maintenance unattended? Y ____ N ____

Are weeds growing uncontrollably? Is trash piling up outside? Y ____ N ____

Are there unexplained dents or damage to their car? Y ____ N ____

Are they getting into more accidents? In general, are they not paying attention to their car or safety? Y ____ N ____

Food/Nutrition

Have they stopped cooking? Y ____ N ____

Check the refrigerator. Do you see expired groceries? Y ____ N ____

Are they showing weight loss or poor eating habits? Y ____ N ____

Are they eating much less or consuming only fast food or prepackaged snacks? Y ____ N ____

Forgetfulness

Do you see a pattern of lost or misplaced keys, wallets or other important items? Y ____ N ____

Are they missing important appointments? Y ____ N ____

Medication Management

Are there full bottles of prescription pills in medicine cabinets? Y ____ N ____

Lifestyle

Have they lost interest in activities or hobbies they once enjoyed? Y ____ N ____

Do you see changes in mood or extreme mood swings? Y ____ N ____

Is your loved one acting differently toward you, friends or even strangers? Y ____ N ____

Does your loved one seem depressed or have little to no energy? Y ____ N ____

Is your loved one smiling and laughing as they normally do? Y ____ N ____

Personal Hygiene

Does your loved one have bad breath or body odor more often? Y ____ N ____

Is clothing disheveled or tattered? Y ____ N ____

Mobility

Do they have trouble getting up from a seated position? Y ____ N ____

Do they struggle to sit or stand? Y ____ N ____

Do they suffer frequent injuries or bruising? Y ____ N ____

Do they have unexplained and more frequent bruises, scratches or cuts? Y ____ N ____

Are You Ready To Take the Next Step?

At Charter Senior Living, we have developed a brief quiz that can point you in the right direction and help you take that important next step.

Visit **www.charterseniorliving.com**.



Section 3

What To Look for When Selecting a Senior Living Community

It's Personal

Highly personalized care services, resort-like amenities, first-class dining options and calendars full of fun, engaging activities have made senior living a desirable choice for both seniors and their families. However, choosing the right community for your loved one can still be an overwhelming decision.

It is important to first determine your loved one's present and future needs, personal preferences and financial situation. From there, we suggest creating Cost Comparison Worksheets and a Tour Checklist, similar to those provided in this section, to help your family compare your top communities to make a fully informed decision.



Senior Living Cost Comparison

	Current Monthly Cost	Charter Senior Living
Rent/mortgage payment	_____	Included
Utilities	_____	Included
Property taxes	_____	Included
HOA/neighborhood fees	_____	N/A
Groceries/food	_____	3 meals/day included
Restaurant dining	_____	Gourmet dining daily
Housekeeping	_____	Included
Transportation	_____	Included
Home maintenance	_____	Included
24-hour security/monitoring	_____	Included
Fitness membership	_____	Included
Internet/Wi-Fi	_____	Included
Entertainment	_____	Included
Hobbies	_____	Clubs and activities included
Lawn care	_____	Included
TOTAL MONTHLY COST	\$ _____	

Notes: _____

Tour Checklist

Deciding on a senior living community is one of the most important decisions your family will make. We are so glad you've chosen to get to know Charter Senior Living better. To help you prepare for your visit to our community – or any community – we've compiled some tips from our industry experts. We hope you find them helpful.

We look forward to getting to know you better, too!

Before the visit:

- 1 Consider present and future health needs. Not all communities provide medical care.
- 2 Consider your loved one's current and future financial situation.
- 3 Review the ownership and history of the community.
- 4 Consider the location of the community, including proximity to family and friends, access to health services and community resources.

During the visit:

- 1 Bring a list of current expenses so you can compare them to the cost of the community.
- 2 Ask more about the community history, mission and philosophy.
- 3 Make sure the location of the community, including proximity to family and friends, access to health services and community resources, meets your needs.
- 4 Does the community require a high buy-in fee or a community fee? If the community is strictly rental, ask what is included in the monthly rates.
- 5 Ask about social activities and to see a calendar of events.
- 6 Ask if transportation is available. Where does it go? Is there a cost?
- 7 Ask if there is a waiting list. If so, how does it work? Is there a fee to be on the waiting list?

- 8 Find out what religious and cultural activities are available at the community.
- 9 If your loved one is living with Alzheimer's disease or another type of dementia, ask more about the specialized memory care programming. Ask about staff training and ratio.
- 10 Ask what medical services are available on campus and ask to see the Wellness Suite.
- 11 Talk to residents and families (if possible). Ask if they enjoy living there and why.
- 12 Sample a meal in one of the dining venues.
- 13 Ask about services, amenities and social activities. Do they meet your loved one's interests?
- 14 Talk about the physician, medical practitioners and health services available on campus.
- 15 Look around the campus ... how well is the campus maintained? Is there adequate parking?
- 16 Observe how the staff interacts with the residents. Observe how the staff interacts with each other.
- 17 Ask about COVID-19 safety precautions and infection-control procedures.

For more information on Charter Senior Living or to schedule a personal consultation, contact the Charter community nearest you.

www.charterseniorliving.com/find-a-community

Section 4

How To Start the Conversation

When It's Time To Talk About Senior Living

You've noticed the signs that it might be time for your parents or loved one to start considering a move to a senior living community. Despite the fact there are millions of seniors living in senior living communities around the country who are thriving, talking to loved ones about this life-changing decision can be difficult.

We suggest talking to your loved one about their future needs and options on a regular basis – even if they are years away from needing (or wanting) retirement or assisted living. Having ongoing conversations can help everyone feel prepared as you make the decision. It's never too early.

As you talk, stay positive and consider their thoughts, feelings and concerns. Talking about their own health and possible loss of independence is difficult for them.

It's important to be prepared for discussions like these. Be prepared to answer questions. Be sure the whole family is involved! Be open and honest. Be empathetic, not sympathetic.

So how do you begin? We've got some tips.



Tips for Having the Talk

-  **Do your research.** Gather information on the types of services and living arrangements available in your loved one's area.
-  **Don't wait until there is an emergency.** Start the conversation about what your loved one needs and desires in retirement living now. Waiting until there is a crisis makes tough decisions incredibly stressful and more complex.
-  **Include family.** Make sure to include siblings or other family members who will be helping in the transition from home to retirement living in the decision-making process.
-  **Talk with trusted resources.** Suggest having conversations with professionals your loved one trusts – church leaders, physicians, financial managers or lawyers.
-  **Consult with professionals.** You can also contact senior organizations such as AARP or the Centers for Medicare & Medicaid Services for additional guidance.
-  **Go easy.** Try to let the topic emerge organically as you spend time with your loved one and talk about the idea casually at first to see how your loved one will respond.
-  **Share feelings.** Talk with your loved one about your concerns for their safety and well-being. Make sure to also listen to the concerns your loved one has about moving.
-  **Show respect.** Refrain from judging their inabilities or current limitations to convince them to move. Keep the conversation as positive as possible.
-  **Consider their perspective.** Consider how this subject feels from your loved one's perspective and help them cope with emotional challenges.
-  **Educate.** Make sure to explain to your loved one how retirement living has changed over the years to fit the needs and wants of today's seniors.
-  **Plan.** Include your parents or loved one in crafting the plan. Be sure to consider location, community type, levels of care, quality of care and finances. Make plans to tour communities with your loved one to help determine the best living options for their situation.
-  **Highlight the benefits of downsizing.** Discuss the worry-free lifestyle of community living and the advantages moving could bring.

More questions?

Our compassionate team of senior living experts is available to help you whether you are considering a Charter community or not. We encourage you to call or schedule a personal consultation. Contact the community nearest you at www.charterseniorliving.com/find-a-community.

Financing Senior Living

You Have Options.

Most independent and assisted living communities rely primarily on private payment. Medicare does not cover the cost of senior living; however, if a person requires medical services such as home health care, rehabilitation or hospice while living in a senior living community, Medicare does cover related costs.

Medicare pays for rehabilitation in a nursing home for the first 100 days. After that, there's no more assistance from the government unless the person qualifies for Medicaid, and Medicaid only kicks in once someone has spent down their countable assets.

There are several strategies that can be used to help fund assisted living and other long-term care options. *Among the most common:*

- Long-term care insurance
- Life insurance
- Pensions, annuities, and investments
- Veterans benefits
- Real estate
- Assisted living loans
- Bridge loans

Many families are concerned about the costs associated with moving into a senior living community. Charter can help connect you with a variety of financial options to meet individual needs, including offering programs that will allow you to “try” before making the move. Also, many options can provide additional savings and value.

For information or to schedule a personal consultation, contact the Charter Senior Living community nearest you.

www.charterseniorliving.com/find-a-community



Downsizing Tips To Ensure a Smooth Move

Learn How Downsizing (Rightsizing) Can Spark Joy!

When thinking about moving a loved one to a smaller home or a senior living community, questions inevitably arise. Is the house ready for sale? Is now a good time? Is moving a good financial decision? How will Mom or Dad ever adjust to a smaller space ... *What do we do with all the stuff?*

Making a move at any age can be difficult and stressful. And, when you consider your loved one has spent decades in their current home, the process of moving and downsizing is – let's face it – overwhelming.

You shouldn't, however, let the inconvenience of moving get in the way of helping your loved one pursue a supportive lifestyle in a retirement living or assisted living community.

In fact, many seniors are looking at downsizing from a positive viewpoint – because it's a chance to clean the nonessential things out of their lives and make room for things that are more meaningful in their current stage of life.

We've compiled advice from nationally known downsizing experts that will help you begin the process.



Plan Ahead

- Begin to declutter before a move is near. Six months or a year prior to moving is not too early.
- Collect and keep together important papers. Be sure key family members know where they are.
- Now is the time for adult children to claim their keepsakes and remove them from the house.



Your Starting Point

- Make lists: start a separate notebook just for the move.
- Find and get estimates from moving companies.
- Set a firm date for the move.
- Ask for a floor plan or template of your loved one's new home so you know how much space there will be.
- Make a preliminary plan of where major furniture will go in the new place.



Consider a Moving Expert

- Think about hiring a move manager, senior relocation specialist or organizer who can help you with:
 - Sorting and decision-making
 - Packing
 - Arranging the move
 - Arranging charity pickups and garage, estate or consignment shop sales
 - Unpacking boxes and arranging your loved one's new home



Sort and Declutter

- Go through one room at a time. Don't try to pack now, just sort.
- Divide possessions into four categories:
 - Definitely save
 - Possibly save
 - Donate, sell, or give away to a friend
 - Discard

At Charter Senior Living, our communities can help you plan your loved one's move by connecting you to local experts. For information, contact the Charter community nearest you.

www.charterseniorliving.com/find-a-community





www.charterseniorliving.com

