

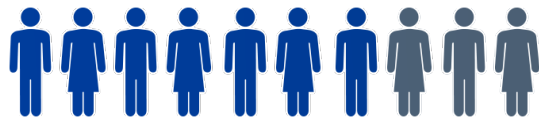
STRAIGHT TALK WITH

Caregiving: Know Your Options

SENIOR LIVING CARE OPTIONS

No one heads to a car dealership eager to explore the latest model's airbag and brake systems.

But the advanced safety features on a new car give us comfort and a sense of security as we hit the road, even as we hope that we never need to test their effectiveness.



By the same token, very few seniors visit a retirement community excited to inquire about the on-site care facilities. But having a plan in place to get high-quality care if you need it can offer the same type of confidence, even though that planning can cause some discomfort as we admit we won't be young forever.

70% *of adults over 65 will need some form of long term health support.*

The need for care is a reality of aging for many of us: Adults over 65 have about a 70% chance of requiring long-term care services or support as they age.¹

Today, we'll break down the realities of care and what it means for you.

CARE ISN'T ALL OR NOTHING

Many people believe that when they get older, they'll either be healthy and living comfortably at home, or they'll be in a nursing home with around-the-clock care. But that's just not true!

We use the widely encompassing word "care" because it's a broad concept: Yes, skilled nursing and memory support exist at one end of the care spectrum, but at the other end of that spectrum are more temporary care services like post-surgery or post-accident rehab.

WHY PLAN FOR CARE NOW?

Though it's not as fun to think about as whether you'll play a quick nine holes before lunch

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or catch the symphony after dinner, thinking about your future care now is an essential part of planning your next move.

Putting care considerations off until you need it could put you in a more vulnerable position, potentially even leaving those decisions to someone other than yourself. **You've planned and prepared throughout your life; here are some of the top reasons to make a plan now for your future care:**

- No one else is controlling your decision — you choose the care option that's right for you
- Planning now allows you to visit care facilities and choose the one that makes you feel most comfortable
- Proactively planning for care takes the burden off your family and loved ones
- You're free to enjoy the present knowing a plan is in place for your future

YOUR CARE OPTIONS

Among each of the possible living scenarios, there are vastly different considerations when it comes to care.

LIFE PLAN COMMUNITIES

One of the biggest benefits of Life Plan Communities is baked right into the name: You've got a plan in place for your life ahead, including care.

The big questions surrounding who will care for you and where you'll receive your care are already answered — as well as how much it will cost, if you choose a Type A community, also known as inclusive care.

Type A Life Plan Communities (like nine of Vi's 10 communities) are designed for residents to move in while they're independent, with medical and age qualifications in place — but care is included later on, from assisted living to skilled nursing and memory care.

If the need for care arises, you have 24-hour staff on hand to help, including licensed and certified caregivers who have been vetted by a credible third party. And, of course, through your entrance fee and monthly fees, your costs are predictable and do not change between independent living and higher levels of care.

Types B and C offer the same security of the on-site care benefits; the important difference between these and Type A is that you would pay for these services as needed.

Medicare.gov offers a Nursing Home Compare tool to search for detailed information on skilled-nursing facilities all over the United States — check it out as you evaluate your options.

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STAYING AT HOME OR RENTING

On the surface, aging in place at home or moving into a rental community can seem more cost-effective and simpler, logistically, than a move to a Life Plan Community.

But if you dig a little deeper into potential needs for care in the future, things get a more complex. Although there are plenty of in-home care options out there, you'll have to do the research yourself to find trustworthy care providers. Keep in mind, the person you hire will ultimately be invited into the privacy of your home to play this role, so vetting is a hugely important part of the process.

You don't have to navigate these decisions alone: Many municipalities have Area Agencies on Aging that are designed to help. Visit eldercare.gov for more information on services where you live.

STANDALONE CARE SERVICES: ASSISTED LIVING, MEMORY SUPPORT, AND SKILLED NURSING

If you've chosen to stay at home or move to rental community, the time may come where you need more dedicated on-site care that simply can't be provided where you currently live.

So a move (temporary or permanent, depending on your situation) to a specialized care provider may be in order. Assisted living, memory support, and skilled-nursing facilities provide around-the-clock staff that provide services ranging from basic living assistance to specialized medical care.

When choosing a standalone care service provider, you can tailor your decision to suit your budget at the time, as well as your level of need — provided you're in a position to do the research necessary to make an informed decision about where you go.

Consider, too, that if you're planning on only a temporary stay — in skilled nursing, for example, as you recover from surgery or a fall — you'll need to arrange for someone to take care of your house, collect your mail, ensure bills are paid, and more while you're gone.

Whether you plan to stay at home, rent, or need a standalone facility, the cost of your care will be at market rates. Want to learn more about the financial aspects of care?

LOVED ONES AS CAREGIVERS

Without a plan for future care in place, decisions about caregiving can fall to spouses, children, and other family members. In many cases, the caregiving itself can fall to loved ones, resulting in an even larger burden.

According to a 2015 survey, about 34.2 million Americans reported providing unpaid care to an adult age 50 or older in the previous year, with 85% of those caring for a relative such as a parent or spouse.²

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And providing that care is no small task — Life Plan Communities, assisted living, skilled nursing, and memory care come with significant price tags for a reason. In the Gallup-Healthways Well-Being Index,³ caregivers reported spending:

13 days each month on tasks like shopping and cooking, housekeeping, laundry, and transportation

6 days per month on feeding, dressing, grooming, walking, bathing, and assistance toileting

13 hours per month researching care services or information on disease, coordinating physician visits, or managing financial matters

GETTING CARE AT VI

Care is core in every Vi community.

In addition to independent living, our assisted living, skilled nursing, and memory care facilities are located on the same campus for convenient access. That means it's easier to maintain relationships and connectivity to the everyday life you love:

Spend time with friends nearby even if you've moved to assisted living or are temporarily in skilled-nursing rehab

Enjoy the same great food — from Culinary Institute of America-trained chefs — as you do in independent living

Remain comfortably at home while your spouse is visiting the care center nearby (or vice versa)

MAKE AN INFORMED DECISION

A top-of-the-line safety system may not be the No. 1 reason you purchase a certain vehicle, but chances are you wouldn't dream of buying a car without the assurance that system can provide.

Factoring the availability, accessibility, quality, and cost of care into your senior-living decision may feel like an unpleasant exercise, but we hope it's one that leaves you feeling empowered to make the move that's right for you both now and in the future.

Planning a visit to Vi? Ask to see the care center during your tour to get a feel for the environment. And if you have questions about care at Vi — or in general — we're here to provide answers.

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