


Life gets better.®

# Navigating The Maze Of Senior Living Options

*Guidance for making the right decision  
for you and your family*



# The Reality

About  
**1/3**  
of  
  
**AMERICANS OLDER  
THAN 65 LIVE ALONE**  
as do half of those over 85.

**Loneliness can accelerate cognitive decline**  
in older adults, and isolated individuals are  
**twice as likely to die prematurely** as those  
with more robust social interactions.

(Source: Khullar, Dhruv. "How Social Isolation is  
Killing Us." *The New York Times*. 12/22/2016)

# The Reality

## Medical challenges:

- Falls

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**1** in **4** Americans



aged 65+ falls each year.

**Every 11 seconds**, an older adult is treated in the emergency room for a fall.

**Falls are the leading cause of fatal injury** and the most common cause of nonfatal trauma-related hospital admissions among older adults.

(Source: U.S. Centers for Disease Control and Prevention)

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More than  
**54.5%** of the senior population  
**has at least one disability**, and  
a significant number, **37.7%**, **has at  
least one severe disability**. These  
numbers increase dramatically for  
seniors over 80 years old.

(Source: Senior Living University)

# Why do most start to consider senior living?

Maintenance-free living

Desire to live closer to family

Life changes

Family's peace of mind



# Common Inquiries from Families

- Independence, without the hassles



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*"My husband and I live independently but do not want the constant maintenance headaches of our current home ownership. We would like to find a place where we can socialize with others our age."*

# Common Inquiries from Families


- We all work full-time

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"My brother, sister and I are investigating for our mother who is falling quite often. All of us work full-time and cannot continue to attend to her physical needs."



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*"My husband has Parkinson's disease and needs assistance with activities of daily living. I have been his caregiver for the past two years and am concerned about my continuing ability to care for him. We are seeking a place where we can be together and have our individual needs met."*



# Common Inquiries from Families

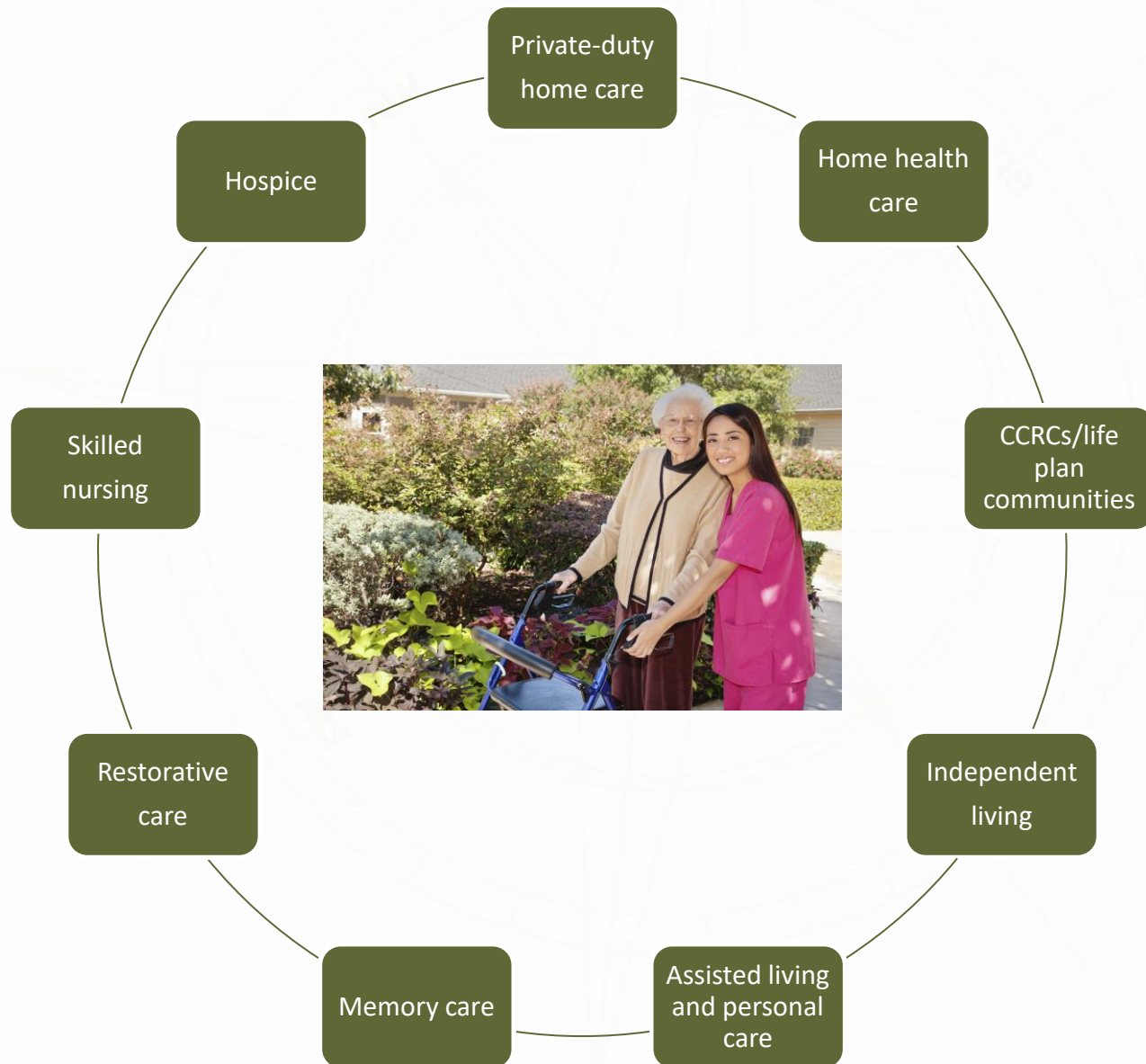
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# Common Inquiries from Families

- I don't know where to begin

"I'm in need of information about assisted living with memory support for my grandfather. I don't believe he can live by himself any longer. I don't know where to begin."

# Lifestyle Options and Care Levels





# What types of costs can you expect?



# What financial assistance is available?

Veterans Aid and Attendance Pension program

PACE/PACENET prescription assistance

Long-term care insurance benefit claims

Shared accommodations

Medicare Supplement, Medicare Advantage and Medicare Part D coverage

Rent rebate program

Convert life insurance into long-term care benefit

Federal income tax deduction for personal care or assisted living



# Common Objections

- Reluctance
- Pride
- Defeat
- Denial
- Unaffordability
- Guilt (of family)

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**RELIEF**

# Common Revelations

*"Why did I  
wait so long  
to move in?"*

~ a common resident comment

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**SATISFACTION**

**HOPE**

**ASSURANCE**

**AFFORDABILITY**

**RELIEF**

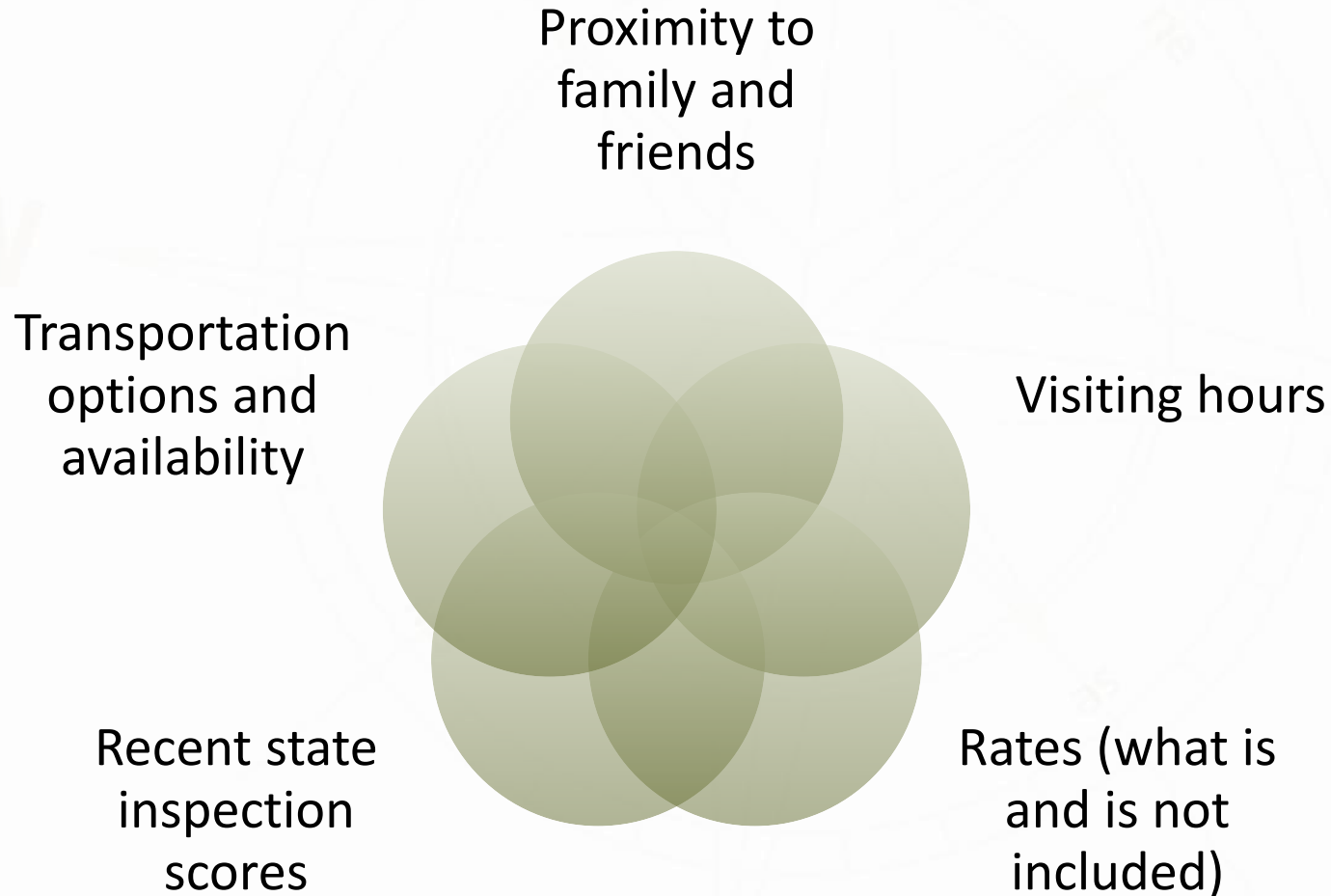


# How do you decide?



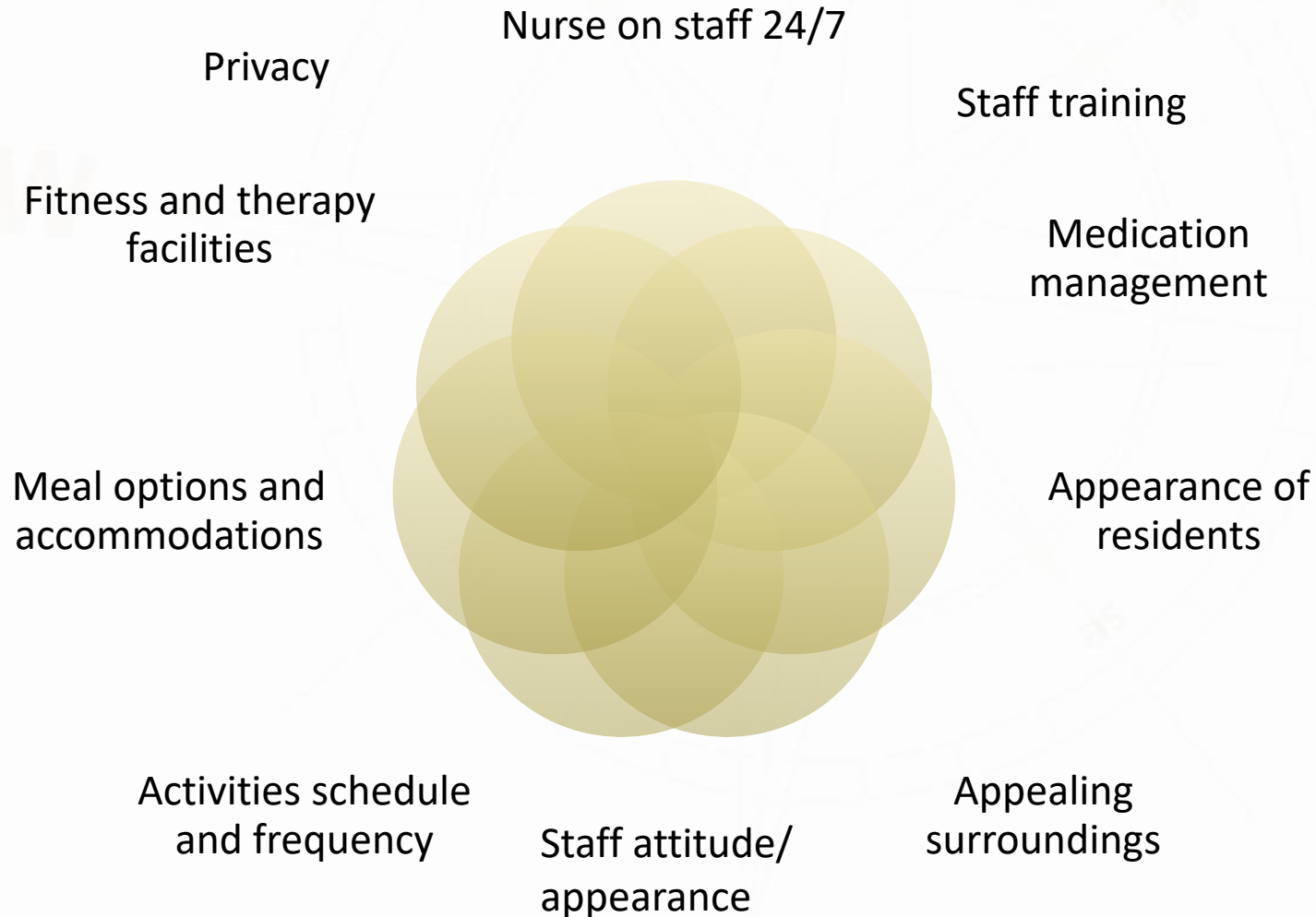
# What should you look for?

## Practical considerations:



# What should you look for?

## Quality measures:



# What makes us different?

- Month-to-month rentals
- No upfront buy-in costs
- Full range of lifestyles
  - Independent living
  - Assisted living/personal care
  - Memory care
  - Restorative care
  - Home care (at some campuses)
  - Skilled nursing (Bethlehem campus)
- Mixed care plans for couples with different needs
- Staff nurse on site 24/7
- Mentored and trained caregivers
- Family-owned and managed for 30+ years
- Regionally based (in Hershey, Pa.)
- Pet-friendly

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# Any questions?

## We're here to help.

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