More choice, more freedom, better living.

A Planning Guide for Continuing Care Retirement Living
If you’re currently considering a retirement community, you’re in the midst of one of the most important decisions you’ll ever make—how and where to spend your future.

WE KNOW YOU HAVE QUESTIONS:

>> What are the options available to me?
>> How does a continuing care retirement community (CCRC) work?
>> How does a CCRC compare to my other options?

>> Will health care be readily available to me, if and when I ever need it?
>> What if I already have long-term care insurance?

Wesleyan Senior Living would like to help you get the answers you need. In this Guide, you’ll find answers to help you make the right decision for your future. If you have additional questions or would like to learn more, our experienced senior living counselors are ready to assist.

You’re about to discover how more choice and more freedom add up to better living at a Wesleyan Senior Living community.

CONTINUING CARE RETIREMENT LIVING

>> Wesleyan Meadows of Sheffield Village (440) 934-0772
>> Wesleyan Village (440) 284-9371
When it comes to deciding where you want to spend your retirement, there are basically four options available to you:

1. **Continuing Care Retirement Communities (CCRCs)**
   
   Continuing care retirement communities provide a resident with access to on-site independent living, assisted living and skilled nursing care. With a one-time entrance fee and an ongoing monthly fee, you occupy an independent living residence and enjoy the community’s services and amenities.

   If assisted living or nursing care is ever needed, the CCRC assures access to the appropriate level of care at a substantial savings. In a CCRC, you receive care if and when you need it. You will always know where you’ll receive care, who will administer it, and you’ll never pay in advance for services you may not use.

   >> Wesleyan Senior Living offers full access to continuing care services for residents of both Wesleyan Village and Wesleyan Meadows. These services are located on the campus of Wesleyan Village and include: assisted living, Alzheimer’s and dementia support, skilled nursing care, therapy and rehabilitation, respite care, and home health care.

2. **Rental Communities**
   
   Rental retirement communities do not typically offer on-site health care services—in fact, most do not have a full continuum of care. If you require health services while residing in a rental community that does not offer a full continuum of care, you would be required to go off-site to receive care.

   >> Wesleyan Senior Living offers a rental option for select independent living residences at Wesleyan Village. If care is needed, it is available on campus as a fee-for-service option.

3. **Life Care Communities**
   
   Strictly speaking, a life care community is a CCRC. As such, you pay a larger up front fee and an ongoing monthly fee for an independent living residence, services and amenities. If you require care, you may transfer to the appropriate level of care and continue to pay essentially the same monthly fee.

   >> Wesleyan Village and Wesleyan Meadows offer care services, if and when you need them. Your monthly service fee is lower and only increases if you require care.

4. **Your Own Home**
   
   You can stay in your own home, but when it comes to health care, you won’t have a plan in place. Should a health crisis arise requiring immediate assistance, you may find yourself making tough decisions at a very stressful time. In addition, high-quality short- or long-term care services may not be available when you need them most.

   >> Wesleyan Senior Living offers the security of guaranteed access to high-quality affordable care — if and when you need it — without the fear of rising costs. In addition, the social rewards are inspiring! You are can relinquish everyday chores and get on with doing exactly what you enjoy.
Why Should You Consider CCRC Living at a Wesleyan Community?

For more than five decades, CCRCs have been one of the top lifestyle choices for mature adults throughout the country. Wesleyan Senior Living is part of this innovative approach to retirement living.

Originally founded by private citizen Mary Lilly in 1896, Wesleyan Village became part of the East Ohio Conference of The United Methodist Church in 1907. Now as Wesleyan Senior Living, two communities—Wesleyan Village and Wesleyan Meadows of Sheffield Village—continue the tradition of providing quality residences and continuing care services, thereby enabling persons to age creatively with the support of a community.

CCRC living at either Wesleyan Village or Wesleyan Meadows of Sheffield Village will offer you:

- More choice and flexibility.
- Predictable monthly expenses for the rest of your life.
- Priority access to a high-quality full continuum of care.
- Discounted fees for health care services—charged only if you need them.

And while you’re planning for a future filled with peace of mind, you’ll be enjoying a one-of-a-kind lifestyle that offers a wealth of impressive services and amenities, countless opportunities for social outings, and more freedom than you ever imagined.

This is the promise of Wesleyan Senior Living.
WHAT DOES AN ENTRANCE FEE PAY?
Your entrance fee is a one-time payment based on the size and location of your residence. Payment of this fee entitles you to lifetime residency and the availability of long-term health care—assisted living, skilled nursing care and memory support services—at substantially reduced rates. With your needs in mind, Wesleyan Senior Living offers multiple entrance fee options—one that is 50% refundable.

WHY DO I PAY A MONTHLY FEE?
The monthly fee is a comprehensive charge that varies depending upon the size of your residence and number of occupants (a second person pays a significantly lower monthly fee). This fee helps cover upkeep of grounds and commons areas, and a variety of services, including interior and exterior maintenance, housekeeping, dining, utilities, transportation, activities and events, and more.

WHAT IF I HAVE LONG-TERM CARE INSURANCE?
Long-term care insurance can help protect you from the rising costs of health care, however, every contract is different. We’ve found that most policies complement the Wesleyan Senior Living continuing care contracts. Consult your financial advisor for details regarding your specific plan.

ARE THERE TAX BENEFITS ASSOCIATED WITH CCRC LIVING?
Several IRS rulings have established that a portion of a CCRC entrance fee, as well as a portion of your monthly fees, may be claimed each year as pre-paid medical expense. These health care tax deductions are only available through continuing care retirement communities. Consult your financial advisor regarding applicable deductions.
WHY IS A CCRC THE BEST OPTION FOR MY FUTURE?
Choosing a CCRC can provide great security and peace of mind for you and your family, especially regarding long-term care. Should you ever need assisted living, skilled nursing care or memory support, you’ll know exactly how, and by whom health care services will be delivered. This relieves you and your family from making rushed decisions at the worst possible time.

WHAT SHOULD I DO NEXT TO MOVE MY PLAN FORWARD?
At Wesleyan Senior Living, we suggest taking some very basic steps to begin planning for the future. Use the handy checklist on the opposite page as a tool for getting started.

GET STARTED ON YOUR PLAN
☑ Read the Wesleyan Senior Living CCRC Planning Guide
☐ Make a list of all your questions.
☐ Schedule an appointment to visit a Wesleyan Senior Living community.
☐ Evaluate your income/expenses.
☐ Consult your financial planner.

We look forward to showing you how continuing care retirement living at either Wesleyan Village or Wesleyan Meadows of Sheffield Village could make all the difference for a future filled with MORE CHOICE, MORE FREEDOM, BETTER LIVING.
Wesleyan Village
807 West Avenue, Elyria, OH 44035
(440) 284-9371

Wesleyan Meadows of Sheffield Village
5400 Meadow Lane Court
Sheffield Village, OH 44035
(440) 934-0772

www.VillageLiving.com