



ENGAGING INSPIRING EMPOWERING

The advantages of living in a
retirement community.

PRESENTED BY:

Immanuel Lutheran
— COMMUNITIES —

WELCOME TO · THE NEXT CHAPTER OF YOUR LIFE



You're living a full and fascinating life. You've made lots of good decisions. And now you find yourself seeking the best place to write the next chapter of your story.

For many people—especially those who cherish security, good health, community and a rich, active life—the answer is a senior living community.

By choosing a retirement community, you'll put yourself in the company of equally accomplished and interesting people. You'll guarantee yourself the security of having complete access to a full range of support and healthcare in a single location, should you ever need it. And you'll make your own decisions about many aspects of your future, without burdening your loved ones.

“I didn't expect so many vibrant and interesting people.”

Throughout this guide we'll provide more benefits of living in a retirement community, share tips on finding the community best suited to you, address popular misconceptions, and advise you on the most probing questions to ask during your search.

Our goal is simple: We want you to choose confidently and live happily.

RETIREMENT • LIVING • 101 •

There are many different kinds of senior living communities. It's important to understand the options available to you so you can choose the lifestyle that fits you best. The choices range from a neighborhood environment with basic home and lawn care provided, to a community offering a wide variety of services including healthcare support, should your needs change.

TYPES OF COMMUNITIES TO CONSIDER

CONDOMINIUMS

Condominiums for those 55 and older provide a wide range of services and amenities, that also allow you to own your home and benefit from its appreciation. Condominium owners pay a monthly fee for community maintenance and services. Typically there are no healthcare support services on-site.

RENTAL COMMUNITIES

Rental communities generally provide home maintenance and other basic services, but usually do not offer in-home services or a full continuum of care. You'll be required to go off-site for healthcare services.

LIFE PLAN COMMUNITIES

Life Plan Communities offer single-family homes, apartments or condominiums for independent living. They offer a package of services and amenities for a one-time entrance fee. Additional levels of care, such as assisted living and skilled nursing are usually provided on the same campus, if and when you need them. Levels of care may vary from one community to the next. Some Life Plan Communities offer different financial contracts, including rental options.

LIFE CARE COMMUNITIES

Life Care Communities are a special type of Life Plan Community designed to ease financial concerns over the rising costs that come with long-term care and maintaining a home.

At LCC's, you pay larger up-front costs and a monthly fee for the services and amenities associated with independent living residences. If you need additional care, you'll transfer to the next appropriate level, while paying essentially the same monthly fee.



LIVE BETTER.
LIVE HEALTHIER.
**LIVE
LONGER.**

People who live in a retirement community live longer.

Let's savor that bit of knowledge for a moment.

They also have a lower risk of disease and disability. They're generally happier, and more engaged with other people and the world at large. They're also excited by the new friends they make and the new activities they discover.

Residents often summarize their feelings with one simple declaration:

“I should have done this sooner.”

Here's why they're so satisfied. People living in a retirement community spend more time socializing than when they lived at home. They do fewer chores. And they devote hours every week to learning new things versus the minutes they spent each week when they were at home. So overall, they're having more fun, doing less work and keeping their minds more active than before they moved.

DAILY SCHEDULE	HOME	RETIREMENT COMMUNITY
chores	2 hr 48 min	1 hr 5 min
social interactions	35 minutes	3 hours 7 min
learning	less than 1 min	2 hr 3 min

*According to research pulled from: U.S. Census, Time Use Survey, 2010; Vi Resident Activity Survey, 2011

Residents benefit by having a full spectrum of healthcare available around the clock. Their meals are created to provide the proper levels of nutrition with many providing 5-star cuisine. And they have easier access to physical activities—swimming, aerobics, work-outs, biking and so on—that they likely didn't have before they moved in.

Residents also see their social circle broaden. After all, you're living among a group of your peers with varied experiences and world views. And because there are so many activities planned to bring people together, meaningful friendships are forged quickly and effortlessly.

And finally, residents find themselves more challenged intellectually than people living at home. Whether its classes, guest speakers or lively mealtime conversations, there's a lot more to discover when you live in a community of peers.



WHAT IS A • LIFE • PLAN COMMUNITY?

A Life Plan Community is an all-inclusive, tiered approach to living. The tiers are Independent Living, Assisted Living, Memory Support and Skilled Nursing.

The vast majority of people begin in Independent Living, either in a single-family home, an apartment or a condominium. As the name implies, you live much like you do now, but with the added benefit of knowing that medical assistance is always close at hand, should you need it.

If a time comes when you need assistance with everyday activities, you have the option to move into the community's Assisted Living and Memory Support residences. If you need temporary rehabilitation support after a surgery or as you recover from an illness, you have care available on-site within Skilled Nursing. As soon as you've recovered you can return to your Independent Living residence.

Your spouse and friends will all be within the same campus to support you through any transitions.

If after consulting with your doctor and trusted loved ones it is decided that your condition requires more long-term care, you have the option to transition into Skilled Nursing services. Your spouse can remain in Independent Living, Assisted Living or Memory Support if his or her needs have not changed. In all cases, you remain in your community—so you'll never have to change where you live, even if there are changes to your health.

There are three ways your medical expenses can be managed:

LIFECARE OR EXTENDED CONTRACT TYPE

This offers unlimited Assisted Living, Memory Support and Skilled Nursing Care at a preferred rate for residents. There's no guesswork about costs. This costs a bit more but everything is covered and your financial expenditures are predictable.

MODIFIED CONTRACT TYPE

This contract offers a set of services provided for a predetermined length of time. When that time has expired, other services can be obtained, but for higher monthly fees.

FEE-FOR-SERVICE CONTRACT TYPE

The entrance fee may be lower, but Assisted Living, Memory Support and Skilled Nursing will be paid for at their market rates.

Note: Not all communities offer LifeCare, so be sure to inquire about this during your initial phone conversation or tour.

THINK AGAIN:

MISCONCEPTIONS · v s · REALITY



#1 “A retirement community takes away my freedom, privacy and purpose.”

Many people believe their home provides more independence and gives them a daily dose of activities. Likewise, they fear a senior community will control their activities while leaving them with little to do.

THINK AGAIN: Today's retirement community offers things living at home can't.

It's true, having a home means you have lots to do—like mowing the lawn, fixing the sink, worrying about the plumbing and repairing the hole in the roof. When you live in a senior living community, those burdens (or purpose, to some) are gone. They're replaced by meaningful activities like volunteering, education, outings, cultural events, personal projects and more time for socializing—all in the company of friends, new and old.

THINK AGAIN: You're free to do—or not do—exactly what you want.

No one is policing your activities. Feel like eating in, then eat in. Love baseball or the theater, go as often as you want—there's even a good chance the community will provide you transportation to and from. The truth is, an overwhelming majority of residents report that they do more, with a broader range of people, than they did when they lived at home.

THINK AGAIN: Your homes have changed as your life has changed.

Our homes are a wonderful reflection of our lives and needs. When we're young, we often live in modest apartments (usually with roommates) until we meet our future spouse, at which point we move into a more comfortable home. When kids come along, we move to a larger home near quality schools. And years later, after the kids have moved out, we find a smaller home or condominium that suits our simpler lifestyle. Moving into a retirement community is yet another change we make to address our needs. As people age, they face isolation, physical limitations and boredom—all of which are addressed by choosing to live in a retirement community.

THINK AGAIN:

MISCONCEPTIONS · v s · REALITY



#2 “If necessary, I’ll get the healthcare I need at home.”

Many people think it’s easier—and less of a burden to their families—to receive long-term care at home.

THINK AGAIN: Home care is expensive, isolating and a lot of work for your family.

Recent estimates put one year of home care at about \$60,000 (and going up). Add to that the work required (generally by family members) to hire and maintain a trustworthy staff that offers supervised care. Then realize that your recovery will occur in the solitude of your home, and suddenly the prospect of recovering at home seems a lot less attractive.

“I wish I hadn’t waited so long.”

THINK AGAIN: A Retirement Community makes everyone’s life easier.

Retirement communities have been designed precisely to make your healthcare as seamless and efficient as possible. You’ve already thoughtfully and thoroughly planned for the “what ifs” while you’re healthy, relieving your children of the burden of making hasty decisions during a time of crisis. In addition, because you and your spouse are in the same place, daily visits are right on campus, rather than a lengthy car ride to a hospital or rehabilitation facility.

THINK AGAIN:

MISCONCEPTIONS · vs · REALITY



#3 “Retirement communities are dull, lifeless and full of people waiting to die.”

THINK AGAIN: Today’s retirement communities are full of accomplished, active people.

“You can be as social as you want—or keep to yourself. It’s entirely up to you.”

Talk to nearly anyone in a community and the first thing he or she will tell you is that they live among interesting, lively and entertaining people. Add in the fact that senior living communities make it easier to make friends, socialize and do fun and fascinating things together, and you’ll quickly realize that life in a community is a whole lot more active than you ever imagined.

“I can’t wait to get up in the morning... to have breakfast with people I now call my friends.”

THINK AGAIN:

MISCONCEPTIONS • vs • REALITY



#4

“I’ll wait to move until I can’t live in my house on my own.”

THINK AGAIN: Move in while you’re still active.

The biggest regret of most residents is that they waited too long to move in. A resident of one community said, “This place is wasted on people in a rocking chair.” With so much to do, and so many people to meet, residents discover that retirement living is immensely more rewarding and active than they imagined—and they wished they hadn’t stayed so long in their home.

THINK AGAIN: Living alone is bad for your health.

In addition to having on-site care available, residents also benefit from the company of peers. It’s now believed that social isolation—especially among seniors—can be as devastating to your health as smoking, drinking and other unhealthy habits. And even if isolation is only half as bad as they suspect, it still takes a physical and mental toll on people of all ages. So the companionship that comes so easily to residents is more than an emotional boost—it improves their physical strength too.

“Almost immediately I felt like a real part of the community.”

THINK AGAIN:

MISCONCEPTIONS • vs • REALITY



#5

“A Life Plan Community doesn’t make financial sense for me, especially since my home is paid off.”

THINK AGAIN: Your home expenses—even if your mortgage is paid off—are probably higher than you think.

It’s a tremendous financial relief to pay off your mortgage. But it doesn’t mean your home expenses are behind you. We’ve observed that normal, monthly maintenance costs—the sort of expenses that are included in the monthly maintenance fee of a retirement community—are often higher than people imagine. And when you factor in the unexpected costs that every homeowner faces (especially as your home ages), your home costs become even higher. In addition, a retirement community includes activities and amenities—like pools, gyms, classes, transportation, lectures, and so on—that make them an even better value than living at home.

Use the chart on the next page to give yourself a side-by-side comparison of the cost of living in your home vs. living in a senior living community. We expect you’ll be pleasantly surprised by the value and predictability of living in a community.

THINK AGAIN: Long-term home healthcare costs could devastate you financially.

An additional benefit of a Life Plan Community is protection from rising healthcare prices. Remember, a Life Plan Community offers Assisted Living, Memory Support and Skilled Nursing Care at a resident preferred rate. So when you live in a Life Plan Community, your medical expenses are fixed, predictable and known—unlike so many of the expenses in your home, medical or otherwise.

•VALUE• COMPARISON

**IMMANUEL
LUTHERAN**

**CURRENT
RESIDENCE**

**IMMANUEL
LUTHERAN**

**CURRENT
RESIDENCE**

Monthly Expense

Housing Rent/ Mortgage	\$ _____	\$ _____
Property Taxes	<i>Included</i>	\$ _____
Association Fees	<i>Not Applicable</i>	\$ _____
Home Maintenance	<i>Included</i>	\$ _____ <i>(1% of home value/year)</i>
Dining Allowance	<i>Included</i>	\$ _____

Services

24 Hour Security	<i>Included</i>	\$ _____
Housekeeping/ Linen Service	<i>Included</i>	\$ _____
Lawn Maintenance/ Snow Removal	<i>Included</i>	\$ _____
Emergency Response System	<i>Included</i>	\$ _____
Courtesy Check-in System	<i>Included</i>	\$ _____
On-site Concierge	<i>Included</i>	\$ _____
Complimentary Scheduled Transportation	<i>Included</i>	\$ _____

Utilities

Water/Sewage	<i>Included</i>	\$ _____
Gas	<i>Included</i>	\$ _____
Cable TV	<i>Included</i>	\$ _____
Trash Removal	<i>Included</i>	\$ _____
Electric	<i>Included</i>	\$ _____

Amenities

Various Dining Venues	<i>Included</i>	\$ _____
Fitness Center & Indoor Pool	<i>Included</i>	\$ _____
Library & Reading Room	<i>Included</i>	\$ _____
Salon & Spa <i>(fees for services vary)</i>	<i>Included</i>	\$ _____
Educational, Cultural & Social Programs	<i>Included</i>	\$ _____
Outdoor Gardens	<i>Included</i>	\$ _____

Totals

Immanuel Lutheran	\$ _____
Current Residence	\$ _____

· T H E · RIGHT QUESTIONS YIELD · T H E RIGHT ANSWERS.

The more you know, the more confident you'll be about your decision. Here's a short list of questions you'd be advised to ask when you visit a retirement community.

ASK YOURSELF:

Yes No Was I greeted upon entering?

Yes No Is the staff professional and happy to help?

Yes No Are residents social and interacting with one another?

Yes No Do I feel comfortable here?

ASK RESIDENTS:

1. How long have you lived here?

2. How do you like living here?

3. How are the services? The food?

4. Do you feel the community provides a good value?

5. What kind of activities and programming are available?

LOCATION QUESTIONS:

1. Is there a hospital or doctors' offices nearby?

2. Is transportation available?

3. Is there easy access to shopping and cultural attractions?

COMMUNITY QUESTIONS:

1. Are common areas properly cooled/warmed, furnished and clean?

2. Do residences have outdoor living space for residents to enjoy?

3. Are finish selections and apartment upgrades available?

4. How is security addressed?

5. Are pets allowed?

6. Are there plans for future construction or renovations?

DINING QUESTIONS:

1. Are multiple dining venues available?

2. Are special diets catered to?

3. Can residents make special requests?

4. What is the meal schedule and is there any flexibility with it?

5. Ask to see a menu.

6. On your next visit, make a reservation to dine.

HEALTHCARE QUESTIONS:

1. Does the community appear to be well-maintained, clean and safe?

2. How private are the rooms in Assisted Living, and Memory Support?

Does each room have an en suite bath?

3. Are the Assisted Living and nursing areas clean?

4. What healthcare services are built into the entrance and monthly fees?

5. Do residents have to stay within the community network for healthcare? Or can they continue seeing their own doctors and care providers outside of the community?

6. Is there specialized care for those with dementia, Alzheimer's and other health conditions?

7. Are there emergency alert systems in each residence?

8. Is medication monitoring available?

Notes

AMENITIES QUESTIONS:

1. What transportation services are offered?

2. What on-site services are available?

3. Are any types of housekeeping, laundry or linen service offered? Are these services included in the monthly fees or at an additional cost?

4. Are on-site guest accommodations available?

SOCIAL LIFE QUESTIONS:

1. Is there a monthly schedule of activities?

2. Are off-site excursions planned?

3. Are there any classes offered on-site?

4. Is there a forum in which residents can suggest activities and events?

5. Is there a planning committee that residents can become a part of?

Notes



A · F E W T I P S

- **Visit every part of the community**, not just Independent Living. It's a four-tiered community. You should assess all four levels.
- **Try to stay for a few days** to see the rhythms of the community.
- **Make one of your visits an unannounced visit.** You'll likely get a more realistic sense of the community.
- **Learn as much about the financial health** of the community and its licensing status as you can.
- **Inquire about complaints.**
- **Nursing home care** is often the best measure of the overall quality of a community. Go to www.medicare.gov.
- **Talk to residents** about the lifestyle, the meals, the activities, the overall tone and vibe of the community. Make sure you're finding a community that matches your temperament and desires.

PLAN · F O R · A · BRIGHT FUTURE



As you explore senior living options, it is our pleasure to present Immanuel Lutheran Communities. Nestled in the Flathead Valley, Immanuel Lutheran offers a range of living options all on one campus with easy access to the art, culture and beauty that this area offers.

Immanuel Lutheran is a place where you can live among friends and know that all your needs will be met. Here, residents enjoy chef-prepared meals, spacious apartments and an abundance of amenities and services. This vibrant community is filled with high-spirited seniors who believe in personal independence and active living. With our roots in faith, we share a bond of strong values. And our staff carries through those values, driven by the principles of honesty and hard work.

At Immanuel Lutheran, you'll connect with a future that's safe and secure. We offer various levels of living from independent living to nursing care, should your needs change.

**We invite you to call 406-752-9622
today to learn more!**

Sincerely,

Tracy Bridges

Tracy Bridges
Director of Marketing

Immanuel Lutheran

— COMMUNITIES —

RESIDENTIAL LIVING

Gracious, comfortable and rich with friends, conveniences and activities—that's our Residential Living. Whether it's at Buffalo Hill Terrace or—coming in our 2018 expansion—The Villas at Buffalo Hill, you can live just the way you want, cozied up in your beautiful apartment home or out and about in the Flathead Valley, pursuing your interests.

ASSISTED LIVING

We serve residents directly in their Buffalo Hill Terrace apartment homes in our Assisted Living neighborhood. The help we provide is customized to individual needs—and is always just enough to ensure each person lives as independently as possible.

REHABILITATION

After hospitalization for illness, injury or surgery, you'll find the highest level of professional and technical rehabilitation services delivered in a way you might not expect at The Retreat. With a hospitality-focused philosophy of care, we're the rehabilitation center that feels less like a clinic, and more like a resort.

IMMANUEL SKILLED CARE CENTER

Professional attention and skillful care, with a loving kindness that makes a remarkable difference for residents and their families and friends—this is the signature skilled nursing you'll find at Immanuel Skilled Care Center. For generations, we've fulfilled our Christian mission to seniors in the Kalispell area by supporting the dignity of those entrusted to our care. We help every individual reach their highest physical, emotional and spiritual potential.

MEMORY CARE

Coming in 2017, Immanuel Lutheran Communities will offer specialized memory care services for residents living with Alzheimer's or other related dementias.

Immanuel Lutheran

— COMMUNITIES —

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