

Finding the Right Living Option

How do you sort through all the living options available for older adults today? Here's a quick guide to some of the most popular offerings:

Active Adult communities typically offer free-standing houses or townhouses that are centered around recreational opportunities, such as golf courses, tennis courts, fitness centers and pools. Residents typically buy their homes. These communities rarely provide access to assisted living or skilled care, meal plans or transportation programs.

Residential or Independent Living communities usually offer apartments on a rental basis to people targeted by age, usually 62 or older. Many of these communities are operated by for-profit organizations and typically do not include access to assisted living or skilled care. Some may offer one or two meals a day or transportation to popular destinations.

Assisted Living communities generally offer apartments – either private or shared – plus an array of services that help residents manage their day-to-day living activities. Aides are available to help residents get dressed, take showers and move about the community. Typically, these communities provide their residents with three meals a day, plus a full program of recreational and cultural pursuits. Most of these communities are operated by for-profit providers on a pay-as-you-go basis. Some provide services for residents with memory loss. Only a handful of assisted living communities in Illinois offer subsidies for low-income older adults. Call the Illinois Senior HelpLine toll-free at 800-252-8966 or (TTY) 888-206-1377 if you live in Illinois. Call 217-524-6911 if you live elsewhere.

Skilled Nursing Care communities offer professional nursing services for all residents and are commonly referred to as “nursing homes.” The vast majority are equipped to provide older adults with rehabilitation services to help with recovery from surgery or illness. These types of stays are typically covered by Medicare. Many of these organizations also offer end-of-life services, such as hospice care. A smaller number provide long-term care for people with conditions requiring 24-hour attention by skilled nurses. These types of stays are not typically covered by Medicare. Some (but not all) skilled nursing organizations accept residents who rely on the state's Medicaid system to pay their bills once they have exhausted their life savings.

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Friendship Village of Schaumburg
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A **Continuing Care Retirement Community (CCRC)** offers a full range of living options, including Residential Living (www.friendshipvillage.net/residential.html), Assisted Living (www.friendshipvillage.net/willows.html) and Skilled Nursing (www.friendshipvillage.net/briarwood.html). Regardless of what life brings, residents can find the right living accommodation at the right time.

Typically, residents pay an Entrance Fee to join the community, plus a Monthly Service Fee covering everything from meals to real estate taxes, utilities, transportation services, home maintenance, housekeeping and a full cultural enrichment program. These communities offer a variety of contract options. Entrance Fees can be non-refundable, partially refundable or 100 percent refundable. Some contracts may help offset the future cost of health care by offering a lifetime discount or free days in assisted living or skilled nursing. Many CCRCs offer programs to help residents stay as healthy as possible.



Friendship Village of Schaumburg is a CCRC offering a variety of Residential Living Options, from affordable alcoves to amenity-rich apartment homes to contemporary cottages. For those who need a little extra help, The Willows Assisted Living offers the privacy of apartment living plus assistance with daily needs along with fun and enriching social, spiritual and fitness programming. And if Skilled Nursing is ever needed, Briarwood Healthcare Center is close at hand.

Friendship Village also offers living options for people with memory loss, whether due to Alzheimer's disease, Parkinson's disease or other forms of dementia. As a not-for-profit organization, Friendship Village offers a non-denominational, but spiritually based environment. By paying an entrance fee, residents have the opportunity to remain at Friendship Village, regardless of whether their life savings run out.

To find out more about what life at Friendship Village could mean for your parents, call 800-475-9092, or send us an email. We'll be happy to answer your questions.

