



# ENGAGING INSPIRING EMPOWERING

The advantages of living in a  
Continuing Care Retirement Community.

PRESENTED BY:



**THE CLARE**  
Gold Coast Retirement Living. Your Way.

# 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 Continuing Care Retirement Community (CCRC).

By choosing a CCRC, 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 health care 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.”**

— CCRC resident

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, advise you on the most probing questions to ask during your search,

help you find the ideal time to move and show you how family members feel about their parent's decision to move into a CCRC.

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





**A CCRC 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 cottage, an apartment or 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.

• T H E •  
A B C S  
• O F •  
C C R C S

**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 resident preferred rate. 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.*



## People who live in a CCRC 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 delighted by the new friends they make and the new activities they discover.

And their delight is often expressed with a 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 active than before they moved.

DAILY SCHEDULE	HOME	CCRC
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 the full spectrum of health care available around the clock. Their meals are created to provide the proper levels of nutrition with many providing 5-star cuisine. And they have access to physical activities—swimming, aerobics, workouts, 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 surrounded by hundreds of interesting, lively people—most of whom share your interests and world view. 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 like-minded individuals.



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

# 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 CCRC, 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 at a CCRC 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 CCRC 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 CCRC.



# THINK AGAIN:

## MISCONCEPTIONS · v s · REALITY



**#2** “If necessary, I’ll get the health care 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.”

— CCRC resident

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

CCRCs have been designed precisely to make your health care 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 · v s · 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.

Talk to nearly anyone in a CCRC 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 CCRCs make it easier to make friends, socialize and do fun and fascinating things together, and you’ll quickly realize that life in a CCRC is a whole lot more active than you ever imagined.

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

— CCRC resident

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

— CCRC resident

# THINK AGAIN:

## MISCONCEPTIONS · v s · 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 CCRC 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 the complete continuum of care provided by a CCRC, 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 everyone’s physical strength too.

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

— CCRC resident



# THINK AGAIN:

## MISCONCEPTIONS · v s · REALITY



# #5

“A Continuing Care Retirement 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 CCRC—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 CCRC 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 CCRC. We expect you’ll be pleasantly surprised by the value and predictability of living in a CCRC.

**THINK AGAIN:** Long-term home health care costs could devastate you financially.

Without the LifeCare plan that is an integral part of many CCRCs, the financial strength you’ve spent years creating could be destroyed in no time. Remember, LifeCare offers unlimited Assisted Living, Memory Support and Skilled Nursing Care at a resident preferred rate. So when you live in a CCRC with LifeCare, your medical expenses are fixed, predictable and known—unlike so many of the expenses in your home, medical or otherwise.

# • VALUE • COMPARISON

**THE  
CLARE**

CURRENT  
RESIDENCE

**THE  
CLARE**

CURRENT  
RESIDENCE

## Monthly Expense

Housing Rent/ Mortgage	\$ _____	\$ _____
Property Taxes	<i>Included</i>	\$ _____
Association Fees	<i>Not Applicable</i>	\$ _____
Home Maintenance	<i>Included</i>	\$ _____
Dining Allowance	<i>Included</i> <small>(\$750 a month/person)</small>	\$ _____

## Services

24 Hour Security	<i>Included</i>	\$ _____
Housekeeping	<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 Transportation	<i>Included</i> <small>(within 3 mile radius + scheduled outings)</small>	\$ _____

## Utilities

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

## Amenities

Five-Star Dining	<i>Included</i>	\$ _____
Fitness Center & Indoor Pool	<i>Included</i>	\$ _____
Library & Reading Room	<i>Included</i>	\$ _____
Salon & Spa	<i>Included</i>	\$ _____
Educational, Cultural & Social Programs	<i>Included</i>	\$ _____
Outdoor Gardens	<i>Included</i>	\$ _____

## Totals

The Clare	\$ _____
Current Residence	\$ _____

# · T H E · RIGHT QUESTIONS YIELD · THE 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 Continuing Care Retirement Community.

## ASK YOURSELF:

Yes  No Was I greeted upon entering?

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Yes  No Is the staff professional and happy to help?

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Yes  No Are residents social and interacting with one another?

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Yes  No Do I feel comfortable here?

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## ASK RESIDENTS:

1. How long have you lived here?

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2. How do you like living here?

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3. How are the services? The food?

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

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5. What kind of activities and programming are available?

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## LOCATION QUESTIONS:

1. Are there hospitals or doctors' offices nearby?

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2. Is transportation available?

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

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## COMMUNITY QUESTIONS:

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

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

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3. Are finish selections and apartment upgrades available?

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4. How is security addressed?

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5. Are pets allowed?

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6. Are there plans for future construction or renovations?

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## DINING QUESTIONS:

1. Are multiple dining venues available?

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2. Are special diets catered to?

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3. Can residents make special requests?

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

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5. Ask to see a menu.

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

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# HEALTH CARE QUESTIONS:

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

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

Does each room have an en suite bath?

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3. Are the Assisted Living and nursing areas clean?

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

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

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

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7. Are there emergency alert systems in each residence?

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8. Is medication monitoring available?

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Notes

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## AMENITIES QUESTIONS:

1. What transportation services are offered?

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2. What on-site services are available?

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

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4. Are on-site guest accommodations available?

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## SOCIAL LIFE QUESTIONS:

1. Is there a monthly schedule of activities?

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2. Are off-site excursions planned?

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3. Are there any classes offered on-site?

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

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

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Notes

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# • T H E • KIDS ARE • ALRIGHT • W I T H • CCRCs

A recent survey of 3,700 family members of CCRC residents in 49 states revealed profound and widespread satisfaction with Continuing Care Retirement Communities.

93%

of family members said their parents are receiving good services

93%

would recommend the CCRC as a good place for others to live

76%

said their CCRC was a good value

88%

felt their community had a high-quality reputation

77%

would strongly consider a CCRC for themselves



## A • F E W TIPS.

- **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 CCRC and its licensing status as you can.
- **Inquire about complaints.**
- **Nursing home care** is often the best measure of the overall quality of a CCRC. Go to [www.medicare.gov](http://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.

# RETIREMENT •YOUR•WAY•

As you explore senior living options, it is our pleasure to present The Clare. Nestled among the very best that Chicago has to offer, The Clare is a spectacular world of its own that also puts you at the center of the worlds of art, culture, ideas and medicine.

Our Gold Coast address means you're never far from the finest of Chicago's dining options. The Magnificent Mile is in your backyard. You'll call national cultural treasures and world-class universities your neighbors. And some of the nation's most accomplished and progressive hospitals are literally around every corner.

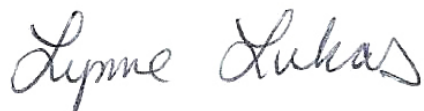
The world inside The Clare will impress you, too, with its beauty, ingenuity and inspiration. Breathtaking views in every direction from one, two and three bedroom residences. Beautiful spaces created specifically to help you socialize, conduct business, get creative, stay fit and enjoy art. All protected by around-the-clock security.

And when it's finally time to relax and reflect, there are terraced garden paths, a library, a fitness pool and the ultimate retreat—your luxurious and thoughtfully appointed home at the center of everything.

You'll also connect with a future that's safe and secure. Our comprehensive LifeCare plan provides you with lifetime access to a full continuum of care from Independent Living, to Assisted Living, to Memory Support, to Skilled Nursing, should you ever need it.

**We invite you to call 312-784-8015 today to learn more!**

Sincerely,



Lynne Lukas  
Director of Sales and Marketing