

10 Tips for Evaluating Life Plan Communities

Offering tremendous value, an exceptional lifestyle and incomparable peace of mind for the future, it's no wonder Life Plan Communities are often considered the ideal senior living choice. When you've found the right community, you'll discover it's a place that makes it easier for you to keep learning, growing and enjoying life today, while also protecting your future with a smart plan for whatever tomorrow may bring.

As you research your Life Plan Community options, here are some tips to help make the choice that's right for you:

- 1 Ask friends and relatives to join you in the process of looking at communities.
- 2 Make a list of the things that are most important to your happiness, well-being and lifestyle — such as location, dining, fitness programs, activities, access to health care or whether the community accepts pets.
- 3 Examine the friendliness and the responsiveness of the sales counselors. This is a good indicator of the services you can expect as a resident.
- 4 Ask for a referral from current residents to get their perspective on why they chose the community and their candid thoughts on the community.
- 5 Compare all the costs to find out what's included and what's not, such as dining, utilities, real estate taxes, maintenance and house keeping. Ask what types of contract and financial options are offered, and whether a portion of your entry fee is refundable to you or your estate.
- 6 Learn about the community's ownership, sponsorship, and management. Make sure they have a strong history of service and a good reputation.
- 7 Find out about the dining experience, including how many meals are included and what food selections are offered. If you have dietary restrictions, ask about healthy options. Ask to dine at the community to experience the food quality, ambiance and service firsthand.
- 8 Make a list of the features you desire in your new home, such as a den or patio, stainless appliances, wood flooring, garage or underground parking — and consider which community can meet all or most of your requests.
- 9 Ask about security and emergency call systems.
- 10 Plan ahead. Be sure to ask about the community's health care options, and whether you must pay for those options upfront or only if needed. Waiting until something happens could necessitate a hasty and uninformed decision. With a solid plan in place you'll enjoy today knowing you have a plan for whatever life may bring.