

Bishop Spencer Place's Enhanced Fee-for-Service

Entry and monthly fees are typically lower, as you are not pre-paying for health care services you may never need.

Entry fee refund is immediately available to fund assisted living or skilled nursing.

Monthly fee changes if a person moves through the continuum of care (however, each eligible resident receives a health care benefit ranging from \$30,000-\$90,000).

Long-term care insurance may be used to cover some health care costs.

Resident-directed moves

A person is not required to move to a higher level of care, as aging in place is encouraged through our in-home caregiving services.

vs.

Life Care Communities

Entry and monthly fees are typically higher, as you are pre-paying for health care services you may never use.

Entry fee refund, if any, may not be used until the apartment is resold.

Monthly fee does not change if a person moves through the continuum, except for certain costs such as meals.

Long-term care insurance may duplicate the life care coverage.

Community-directed moves

A person may be required by the community to move to a higher level of care.