

RETIREMENT LIVING GUIDE

CARILLONSM
The Difference is *LifeCare*TM



RETIREMENT LIVING • ASSISTED LIVING • SKILLED CARE
ACCELERATED REHAB • MEMORY CARE

CARILLONSM

There are few things as comforting as knowing your future needs are taken care of, and you won't have to worry about your own healthcare or burden your family with it. The peace of mind from knowing you've expertly planned ahead is a reward all its own.

Such is the comfort and relief found at Carillon *LifeCare* Community, Lubbock's most reputable and comprehensive retirement living community. With more than 40 years of experience bringing security and enrichment to its residents, Carillon is downright easy to fall in love with. We invite you to review this guide and begin to find out why.



Q: WHAT IS A LIFE PLAN COMMUNITY?

A: A Life Plan Community is a particular type of community that offers several levels of health care on one campus, including independent living, assisted living, skilled nursing, rehabilitation and/or memory care. They feature a range of residential living options, services, amenities and health care. Residents at Life Plan Communities, unlike those in stand-alone care facilities, have nearly all their health care needs met within one community.

UNDERSTANDING THE DIFFERENCE

It is important to differentiate the three types of Life Plan Communities: “A”, “B” and “C”, because each offers some level of nursing care, on- or off-site, when it is needed.

Type “A” Life Plan Communities, also known as *LifeCare* communities, include unlimited nursing care for life at virtually no increase in the monthly fee. When choosing a *LifeCare* community, you are guaranteed access to the on-site assisted living and skilled nursing center.

A type “B” Life Plan Community includes nursing care for a limited number of days. Contracts can differ greatly at various communities. For example, one contract may allow 60 days of nursing care without any additional expense, and another may only include 30 days. Regardless, you are required to pay the daily private pay rate for nursing care after these days expire.

Lastly, type “C” Life Plan Communities, also known as fee-for-service communities, do not include any nursing care. You are required to pay the daily private pay rate for nursing care as soon as it is needed.

Q: IS CARILLON A NOT-FOR-PROFIT ORGANIZATION?

A: Carillon is Lubbock’s only self-owned, not-for-profit retirement community. We operate under the direction of a local Board of Directors comprised of community business leaders. These trustees donate their time and expertise to assure that residents receive the highest quality of service and care.

THE *LIFECARE* ADVANTAGE

Non-*LifeCare* communities, with low or no up-front fees and rental options, may seem like a good value at first glance. The critical difference is that most do not offer the security of unlimited access to health care. This can mean substantial and unpredictable health care costs down the road.

Carillon is the only retirement community in West Texas that offers *LifeCare*. In addition to the many independent living options, the community offers on-site assisted living, skilled nursing, rehabilitation and memory care at virtually no additional fee. For more than four decades, our residents have enjoyed the lifestyle advantages of our welcoming community, as well as the financial and emotional peace of mind that only true *LifeCare* can bring.



Q: I'VE HEARD THAT NURSING HOME COSTS CAN EXCEED \$7,000 PER MONTH. HOW CAN I BUDGET FOR THIS?

A: It's true—the national median for nursing home care is currently \$6,900 per month for a private residence, not including ancillary fees. No other community in West Texas can compare to Carillon's level of quality and inclusive nursing care, and no other program provides the security of knowing the unexpected costs of health care won't destroy your budget.

Q: WHAT FINANCIAL OPTIONS ARE AVAILABLE AT CARILLON?

A: Carillon offers many contract options, and not all include the *LifeCare* program. Residents can simply lease an independent living residence, assisted living apartment or full nursing care suite without contributing an entrance fee.

The majority of our residents do choose *LifeCare* because it lifts the burden of expensive, private pay health care costs. *LifeCare* residents can choose a 50% Return-of-Capital Plan that returns half of the entrance fee back to one's estate. Also available is a Traditional Declining option, which offers an amortized refund. *LifeCare* also includes significant tax deduction opportunities for both the entrance fee and monthly fees!

| Your Current Monthly Expenses | | Carillon |
|--|----|--|
| Mortgage, rent, condominium fees | \$ | ✓ Included |
| Real estate/property taxes | \$ | ✓ Included |
| Homeowner's insurance | \$ | ✓ Included (renter's insurance optional) |
| Gas | \$ | ✓ Included |
| Electric | \$ | ✓ Included |
| Water, sewer and trash utility bills | \$ | ✓ Included |
| Housecleaning | \$ | ✓ Included |
| Lawn maintenance | \$ | ✓ Included |
| Home security | \$ | ✓ Included |
| 24-hour emergency response system | \$ | ✓ Included |
| Interior maintenance of your residence, such as painting, repair and replacement of appliances, heating, cooling, plumbing, electrical systems, etc., extermination and refurbishments | \$ | ✓ Included |
| Exterior maintenance of your residence, such as painting, repair and replacement of roof, driveway, windows and other refurbishments | \$ | ✓ Included |
| Dining out, gratuities | \$ | ✓ Monthly dining allowance included /no gratuities |
| Social/cultural events and entertainment | \$ | ✓ On-site programs included |
| Automobile maintenance, fuel and insurance | \$ | ✓ Community scheduled transportation included |
| Health club membership dues | \$ | ✓ Fitness center and indoor, heated swimming pool included |
| Long-term care insurance and/or private pay costs | \$ | ✓ Included through the <i>LifeCare</i> program |
| Total Monthly Cost \$ _____ | | Total Monthly Fee \$ _____ |

Q: WHAT ABOUT LONG-TERM CARE INSURANCE? HOW DOES THAT WORK AT CARILLON?

A: Most long-term care policies are limited by maximum daily and/or lifetime benefits, so they should not be considered as an alternative to *LifeCare* living. And typically, long-term care premiums increase as you get older. The cost of living at Carillon is more predictable, no matter what level of care you need.

If you already have a long-term care insurance policy, you may be able to collect daily benefits from your policy while receiving care at Carillon. You could apply this payment to your *LifeCare* monthly fee, for even greater financial peace of mind. In that respect, your long-term care insurance policy may complement *LifeCare* and extend the value of your benefits.



A FULL CONTINUUM OF CARE FOR A LIFETIME

Carillon has a distinct advantage over other retirement communities because of the way we care for our residents. You can live independently in a one-, two-, or three-bedroom villa, cottage or apartment home and enjoy maintenance-free living. If you or your spouse ever need assistance with activities of daily living, rehabilitation or long-term nursing care, you'll get it on-site in familiar surroundings.

Bellecourt Assisted Living residences combine the privacy of an apartment home with nursing assistance for everyday tasks, including bathing, dressing, medication reminders and more. Carillon House offers licensed, skilled nursing care, the Accelerated Rehab program and memory care. The Carillon Foundation and PlainsCapital Bank sponsor the "I'm Still Here™" program, which provides opportunities for true engagement and increased quality of life for persons living with Alzheimer's disease and dementia.

Remember, the *LifeCare* program isn't necessary to take advantage of Carillon's assisted living, skilled nursing and memory care. But what a comfort to know that in the event of a health challenge, Carillon's experienced, professional staff will provide you with the dignity and comfort only *LifeCare* living can bring.

A SOUND INVESTMENT YOUR FAMILY WILL ENDORSE

Over the years, we've welcomed hundreds of families to our community. When you choose Carillon, we'll consider your family a part of ours, too, and you can enjoy regular visits and special occasions together in our accommodating venues.

Families, like yours, are confident their loved ones will enjoy the active lifestyle, 24-hour security, meals, emergency call system and transportation. Should health needs arise, your family will be reassured to know you can stay here comfortably with assisted living or skilled nursing care. We encourage you to include them in your visits and discussions with Carillon.

ENJOY A REAL SENSE OF COMMUNITY

Our residents enjoy a full range of social and wellness activities, and you will, too! You'll make new friends and enjoy fun activities together. Best of all, these amenities are included in your monthly fee.

- Dining credit for use in four on-site restaurants
- Transportation for medical appointments, shopping and special events
- Social activities including book clubs, art and iPad classes, Supper Club dinners and more
- Full access to amenities, including a fully-equipped fitness center and indoor swimming pool
- Relaxing access to our libraries, stocked with newspapers, books and magazines



"We're just living it up!"
- Residents Bob and Billie Newton



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