

Live Our Lifestyle



Rappahannock
Westminister-Canterbury

Table of Contents

Welcome to RWC	2
Home & Residency Options	4
Amenities at RWC	6
Health Services	8
Support Groups	13
Entrance Fee Options	14
Steps to Residency	18
Resident Testimonials	23
Frequently Asked Questions	24



Welcome to Rappahannock Westminster-Canterbury

Nestled on 165 serene wooded acres in Virginia's beautiful Northern Neck, Rappahannock Westminster-Canterbury (RWC) has been a vibrant community for senior adults since 1985. We are a Total Lifecare community offering an exceptional lifestyle where independence and peace of mind come together in a tranquil, small-town setting.

Life at RWC feels like an all-inclusive resort, blending thoughtfully designed living spaces with an abundance of amenities and activities. Residents enjoy chef-prepared meals, fitness programs, social events, and cultural experiences—all while leaving housekeeping, yard work, and maintenance to us.

Our two half-mile walking trails and a 6-acre lake provide year-round opportunities for hiking, fishing, kayaking, and canoeing. Beyond campus, the Northern Neck offers the charm and warmth of small-town living—where people know your name, traffic is a rarity, and life moves at a more relaxed pace. Here, you'll find friendly faces at every turn, local markets brimming with fresh produce, and a strong sense of community.

In addition to RWC's resort-style amenities, the surrounding area offers even more to explore. Take a stroll through charming downtown boutiques, sip wine at nearby vineyards, tee off at local golf courses, or step back in time at one of the region's historic sites. Waterfront dining and cozy cafés are just minutes away, with local favorites like the Car Wash Café, Merroir Tasting Room, and Dredge serving up fresh seafood.

The joys of small-town life come with all the conveniences you need, without the hustle and bustle of city living. Whether it's enjoying a local festival, or simply spending time with neighbors, there's always something to experience and enjoy.

At RWC, every day brings a wealth of possibilities—on campus and beyond. Here, life is truly designed for living well.

Our Story

RWC began as a shared vision between the Presbyterian and Episcopal Churches and the local community. Our mission was—and remains—a commitment to providing older adults with security, independence, and personal dignity through compassionate care and services.

Since welcoming our first residents in 1985, we've grown into a Continuing Care Retirement Community (CCRC) that more than 250 residents call home. Our campus includes:

- **158 Independent Living Residences:** A mix of freestanding homes, cluster cottages, and apartments
- **42-bed Health Center**
- **38-bed Assisted Living Center** (With 24 suites allowing for double occupancy bringing out total capacity up to 70)
- **8-bed Memory Care House**

The main campus offers everything residents need for an enriched lifestyle, including regular casual dining and occasional formal dining, an art and woodworking studio, fitness center with an indoor pool, salon, clinic, auditorium, and much more.

Our Mission, Vision, and Values

Mission: RWC is a faith-based alliance of resources enabling discerning, active senior adults to live well.

Vision: We strive to make a meaningful difference in the lives of those we serve.

Our Core Values:

- **Excellence** – Delivering exceptional care and service at all times.
- **Integrity** – Doing what's right, when it's right.
- **Innovation** – Constantly improving and embracing new ideas.
- **Trust** – Building trust through reliability and transparency.
- **Respect** – Honoring each individual with dignity and kindness.
- **Compassion** – Caring with both head and heart.
- **Commitment** – Acting with dedication and the right attitude.
- **Stewardship** – Responsibly managing resources entrusted to us.





Home & Residency Options

At Rappahannock Westminster-Canterbury (RWC), we offer a variety of elegant living options, including **apartments, cottages, and free-standing homes**, designed to suit diverse lifestyles. Residences range from cozy studios to spacious five-bedroom homes with 3 ½ baths.

Our residents enjoy **worry-free living** with full-service maintenance provided by our dedicated landscaping, facilities, and housekeeping teams. **On-site staff** are available during regular hours, with on-call support after hours. Each resident has access to an **emergency alert system**, ensuring safety and peace of mind. Explore floor plans at rw-c.org.



Floor Plans:

- **Elm** – Studio
- **Franklinia** – 1 Bed / 1 Bath
- **Gardenia** – 2 Bed / 1 Bath
- **Hydrangea** – 2 Bed / 2 Bath
- **Juniper** – 2 Bed / 2 Bath
- **Ivy** – 2 Bed / 2 Bath

Westlake Apartments

Westlake Apartments offer scenic views, and direct connection to the main building—no need to step outside. First-floor apartments feature private patios, while second- and third-floor apartments have private balconies. Each apartment includes a private storage area on the first floor, and laundry rooms are conveniently located on each level. Some apartments enjoy views of the Wood Duck Lake.



Floor Plans:

- **Aster** – Studio
- **Aster Deluxe** – Studio with Sunroom / 1 Bed / 1 Bath
- **Birch** – 1 Bed / 1 Bath
- **Birch Deluxe** – 1 Bed / 1.5 Bath with Expanded Living Space
- **Cedar** – 2 Bed / 1 Bath
- **Cedar Deluxe** – 2 Bed / 1.5 Bath
- **Dogwood** – 2 Bed / 2 Bath
- **Dogwood Deluxe** – 2 Bed / 2 Bath with Build-Out
- **Laurel** – 2 Bed / 2 Bath with Customized Expansions
- **Magnolia** – 3 Bed / 2.5 Bath

Canterbury Cottages

Canterbury Cottages offer the most customizable living option, with many homes reflecting personalized modifications made by residents over the years. While floor plans online provide a helpful starting point, individual cottages may vary. Each features a reserved parking space, private patio. A covered walkway connects the cottages to the main building for easy access.



Floor Plans:

- **Azalea** – 2 Bed / 2 Bath
- **Boxwood** – 3 Bed / 2.5 Bath
- **Camellia** – 3 Bed / 3 Bath
- **Linden** – 3 Bed / 2.5 Bath
- **Willow** – 2 Bed / 2 Bath

Woods' Edge Free-Standing Homes

Our Woods' Edge homes are the most spacious and private option, ideal for those seeking a larger residence. Each home features a one- or two-car garage, private patio, gas fireplace, and a sunroom. Some even include a finished second floor, adding approximately 600 square feet with two additional bedrooms and a bath. These homes can accommodate up to five bedrooms and 3 ½ baths if the upstairs is finished.

To take a look at some of our virtual tours please check out our website.



Amenities at RWC

Residents at Rappahannock Westminster-Canterbury (RWC) enjoy the convenience of a wide range of amenities designed to enrich their lifestyle and well-being, all within our beautiful campus.

The Front Desk

Available 7 Days a Week

The front desk is your go-to resource for in-house mail, stamps, metered mail, UPS and FedEx packages, dry cleaning pickup and delivery, guest room reservations, and a warm welcome. Open daily from 6:30 a.m. to 11 p.m.

If you're ever unsure of who to call or where to go, just stop by or call the front desk—they're always happy to help point you in the right direction. They also help ensure everyone is safe, supported, and connected within the community.

Life Enrichment Center

Fitness Center

Our fully equipped fitness center includes three fitness classrooms and locker rooms with showers. Residents can enjoy a variety of activities like yoga, Tai Chi, water aerobics, wellness walks, dance, personal training, and strength and balance exercises. With a team of skilled and certified professionals, we provide personalized support informed by leading standards in the fitness industry.

RWC Swimming Pool

Our 75-foot lap pool is open year-round, offering water walking and aqua fitness classes.

Hobby Shop

Our multi-purpose hobby shop allows residents to pursue a variety of hobbies, from woodworking to other crafts, with some tools and materials provided.



Art Classes

RWC offers two vibrant art classrooms where residents can explore their creativity. Activities include art classes, quilting and fiber art groups, watercolor classes and much more. These spaces promote artistic expression and community engagement through both individual and group projects.

Banking Services

Chesapeake Bank

A branch of Chesapeake Bank is conveniently located on-site, offering a teller service Monday through Friday. Safe deposit boxes are also available for secure storage.

Hair Salon & Spa

By Appointment

Main Street Salon, located in the heart of the Chesapeake Center, offers personalized hair services. From invigorating shampoos to precision cuts and perms, our licensed stylist is here to elevate your beauty routine. You can also enjoy on-the-go mobile services like manicures, pedicures, and hair appointments right in the comfort of your home.

RWC Library

Our library is a peaceful haven for reading and learning, featuring thousands of books, including bestsellers. Residents can enjoy book club discussions, card games, and Rummikub, while the library's balcony provides a relaxing space to read or unwind.





Game Room

The Game Room at RWC is a lively hub of fun and friendly competition. Whether it's a spirited game of darts, a classic poker night, engaging card games, or rounds of Catch Phrase filled with laughter, residents gather here to connect, unwind, and enjoy each other's company

Onsite Chapel

Our intimate chapel offers a peaceful space for prayer and reflection, with a variety of spiritual activities and Bible study classes available. Our onsite Chaplain holds services weekly for residents.

Nature Trails

Enjoy a peaceful walk along two beautiful nature trails—Wood Duck Trail and Beaver Dam Trail—each spanning 0.6 miles. Benches and picnic tables along the way offer rest stops in this tranquil setting.

Wood Duck Lake

Our serene, man-made lake is fully stocked for fishing enthusiasts, offering a peaceful retreat for those who enjoy casting a line. For a more leisurely experience, residents can take advantage of our canoes and

kayaks or simply stroll out to the gazebo to relax and take in the stunning views of the surrounding nature.

Thomas Garden Patio

This charming outdoor space features hanging plants and comfortable seating, making it the perfect place for happy hour and conversation.

Community Garden

Our Community Garden offers 26 raised garden beds for residents to grow flowers, vegetables, and herbs.

RWC Dog Park

Located near Wood Duck Lake, our fully enclosed dog park provides a safe and shaded space for pets to run and play, with benches for pet owners to relax.

Recycling Team

The RWC community is committed to sustainability, focusing on the proper collection and disposal of recyclable materials to help reduce waste and protect our environment.

Health Services

Rappahannock Westminster-Canterbury (RWC) offers a comprehensive range of care options, ensuring that each resident receives an individualized approach tailored to their specific needs. Our Health Services Team is led by an experienced Administrator, Medical Director, and Director of Nursing, and is supported by a compassionate team of registered nurses, certified nursing assistants, restorative aides, social workers, and activity staff. We also have a registered pharmacist and dietitian on hand to provide expert consultations. This dedicated team is committed to promoting dignity, self-worth, and independence for every resident.

You can continue seeing your personal physician, or we can assist you in finding one. Free transportation to local doctors is available by appointment, and arrangements for transportation to out-of-town appointments can be made for a fee.

Total LifeCare Advantage

One of the greatest advantages of living in a continuing care community like RWC is the seamless transition between care levels, ensuring you receive the right care at the right time—without ever having to leave our beautiful campus or the supportive friendships that make RWC feel like home. Through our Total LifeCare program, we offer a full range of health services, with little or no additional cost beyond the monthly fee.

Transition Process and Team Collaboration

Our team is dedicated to supporting you and staying attuned to your changing needs. We have a transitions team that meets weekly, bringing together representatives from nearly every department—nursing, fitness, housekeeping, accounting, marketing, resident life, and more.



During these meetings, we review upcoming moves and keep track of residents who may be experiencing changes in their health or circumstances. This allows us to plan and respond proactively, ensuring the right level of care and support is in place when needed.

Our team is highly skilled at having thoughtful, compassionate conversations with residents and families. If a transition to a higher level of care is recommended, it's always the result of careful consideration. We conduct assessments, hold meetings, and engage in many conversations well before reaching that recommendation.

It's also important to emphasize that we collaborate closely with residents and families to make transitions as smooth and supportive as possible. While we always strive to honor each resident's preferences, our primary goal is to ensure their safety, well-being, and the appropriate level of care when it's needed.

Transition Coordinator: Your Guide to a Seamless Move

At Rappahannock Westminster-Canterbury, our Transition Coordinator is dedicated to ensuring a smooth and stress-free moving experience for residents as they transition between Independent Living, Assisted Living, and the Health Center. This personalized service provides hands-on support for residents and their families every step of the way.

The Transition Coordinator's comprehensive services include:

- Assisting with packing, organizing, and managing internal moves
- Planning furniture placement for a comfortable and familiar setup
- Scheduling donation pickups and organizing the removal of unwanted items
- Collaborating with the Maintenance team for furniture moves, picture hanging, and TV/electronics setup
- Placing work orders and monitoring the vacating process to ensure a seamless transition
- Collecting RW-C-issued items such as keys, internet equipment, and garage door openers

By providing personalized attention and thoughtful coordination, the Transition Coordinator helps residents feel at home no matter where they are within our community, making every move as effortless as possible.

RESIDENT CLINIC

The Resident Clinic at Rappahannock Westminister-Canterbury is here to provide convenient, compassionate care tailored to the unique needs of our independent living residents. Our dedicated nursing staff offers a variety of services to support your health and well-being. Our focus is on assisting with nursing-related tasks and providing immediate care for minor health concerns or emergencies. Our clinic is designed to assist with the following services:

Available Services:

- **Health Assessments:** Blood pressure checks, weight monitoring, basic evaluations
- **Medical Assistance:** Wound care, dressing changes, medication organization, injections (with physician orders)
- **Wellness Support:** Flu shots and seasonal vaccinations, health education
- **Emergency Response:** Immediate care for minor injuries, coordination with emergency services

Additional Charges may apply for specific services such as TED hose assistance, medication administration, and pillbox refills.

Our clinic is designed for independent living residents. Services are available Monday through Friday during scheduled hours. For ongoing care or emergencies outside clinic hours, alternative arrangements may be necessary.





WESTBURY COURT

Westbury Court is our Assisted Living community, offering personalized 24/7 support in a warm, home-like environment. Living options include private suites, private and semi-private rooms, as well as Memory Care Suites. Each option is tailored to meet the unique needs of our residents, while providing person-centered care that promotes independence and enhances quality of life in a safe, comfortable, and cheerful setting.

Our dedicated care team—consisting of CNAs, RMAs, PCAs, RNs, and LPNs—provides expert assistance with daily activities such as bathing, dressing, and medication monitoring. Registered nurses are available around the clock to ensure the highest level of care and support for residents and their families.

Assisted Living Suites

Our private studio-style suites feature private bathrooms and are ideal for individuals or couples. Designed to feel cozy and homey, these spaces provide the perfect balance of comfort and care, with support tailored to residents' evolving needs.

Coral Reef Assisted Living

This area features private and semi-private rooms in our enhanced assisted living hall, often serving as a transitional space for independent living residents recovering from an illness or injury. Most private rooms on this hall are available for long-term residents who require additional care and support.

Birdsong House – Memory Care

Birdsong House is the newest addition to the Rappahannock Westminister-Canterbury (RWC) campus and a reflection of our commitment to exceptional memory care. Purposefully designed for individuals with memory impairments, Birdsong House offers eight private suites, each with a sleeping area, cozy living space, and full private bathroom with a walk-in shower.

Residents thrive in a secure warm, home-like environment enriched by a large, bright activity space, a full kitchen, inviting dining area, safe outdoor spaces, and personalized programs developed by our specially trained staff.

Birdsong House provides enhanced supervision, therapeutic activities, and memory care services aimed at stimulating cognitive abilities and slowing the progression of dementia—all while offering the same daily living support as Westbury Court.

Assisted Living Features:

- Three meals daily in a private dining room with waited service and special diet accommodations
- Personalized assistance from Registered Medication Aides and Certified Nursing Assistants, with 24-hour RN/LPN supervision
- Inviting common areas, including cozy lounges and a scenic courtyard designed for relaxation and engagement

WESTBURY CENTER – Skilled Nursing

Westbury Center offers skilled nursing care and rehabilitation services in a welcoming, home-like setting. Residents can choose from private or semi-private rooms, each equipped with a private bathroom and nurse-call system for added safety and convenience. The center also features inviting communal spaces, including a lounge, dining room, activity areas, and a therapy room to promote socialization and well-being.

Residents enjoy three daily meals prepared with care, with options for in-room dining and special diets available in consultation with our registered dietitian.

Medicare-Certified Services

As an integral part of Rappahannock Westminster-Canterbury, Westbury Center is a Medicare-certified nursing facility offering a full range of services, including specialized therapies. Our primary focus is on rehabilitation, helping residents recover and regain independence so they can return to an active and fulfilling lifestyle.

Guaranteed Access to Health Care Services

One of the key benefits of choosing Rappahannock Westminster-Canterbury is the security and peace of mind that come with our LifeCare contracts. By moving in under a LifeCare contract, you are guaranteed priority access to our Assisted Living and Health Center if and when your needs change—ensuring seamless, affordable care for the future. Unlike many communities, we rarely offer direct admissions from the greater community to higher levels of care, making this guaranteed access even more valuable.

It's also important to understand that while membership in the Rappahannock Club offers a priority spot on the waiting list for independent living, it does not guarantee access to Assisted Living or the Health Center. The Rappahannock Club is designed to help you plan ahead and secure future independent living accommodations, but the LifeCare contract is what truly provides lifelong access and financial predictability for your future care needs.





AT HOME WITH RWC

At Home with RWC is a specialized division of Rappahannock Westminister-Canterbury, offering personalized companion and nursing care right in the comfort of your own home.

Our Services Include:

- Assistance with Daily Living: Help with bathing, grooming, dressing, and other personal care needs.
- Meal Preparation: Customized to meet your dietary preferences and requirements.

- Bathroom & Mobility Support: Ensuring safety and comfort in daily activities.
- Medication Reminders: Peace of mind with timely medication reminders.
- Errand Running & Transportation: Reliable assistance with errands and transportation to appointments.
- Light Housekeeping: Maintaining a tidy, comfortable living environment.
- Pet Care: Providing loving care for your pets when needed.

At Home with RWC is managed by a team of registered nurses who are involved from the very beginning, conducting assessments and developing a personalized care plan tailored to your specific needs. They provide ongoing support to both clients and caregivers throughout the care process.

While At Home with RWC is a private-pay service, many clients find that it is compatible with their existing long-term care insurance, making it an affordable and accessible option for exceptional care.

REHABILITATION

RWC is proud to be a Medicare-certified rehabilitation agency, offering a team of expert physical, occupational, and speech therapists dedicated to helping you regain independence and enhance your quality of life. This certification enables us to provide comprehensive inpatient rehabilitation services not only to RWC residents, but also outpatient rehabilitation services to members of our Parkinson's group, Rappahannock Club, At Home clients, and Living Well participants.





Support Groups

At Rappahannock Westminster-Canterbury, we understand the importance of community and support, which is why we offer a variety of specialized support groups designed to meet the unique needs of our residents and their families:

Memory Care Support

Memory Support and Caregiver's Support Group: For those navigating the challenges of memory-related conditions, our support group offers a compassionate space where participants can share their experiences, seek guidance, and find strength in community.

Parkinson's Support

Parkinson's Support Group and Care Partners Group: Living with Parkinson's disease or caring for someone affected by it can be difficult. Our

support groups provide an open platform to discuss challenges, share insights, and gain support. Medical professionals and researchers frequently attend these meetings to provide the latest updates on treatment advancements and practical tips for daily living. Additionally, our Fit to Move exercise class is specifically designed to help individuals with Parkinson's maintain muscle tone, improve coordination, and enhance mobility. All activities are offered at no charge.

Grief Support

The **RWC Grief Support Group** meets on the second Wednesday of each month. Led by residents, this group offers a supportive environment for navigating personal loss with care and empathy.

Is it the right time for senior living? Take this quick survey to find out which options best for you or your family.



Entrance Fee Options

Rappahannock Westminster-Canterbury (RWC) offers lifetime residency along with comprehensive services, including healthcare, in exchange for an entrance fee and a monthly fee. Four entrance fee options are available, each with varying levels of healthcare coverage and refund provisions. It's crucial to understand the specific contract type you are selecting when considering different communities, as each type can differ in healthcare benefits and financial arrangements.

The four primary contract types commonly found in retirement communities are:

- 1. Type A (Life Care Contract):** This is the most comprehensive option, providing a lifetime of care, including long-term healthcare, at predictable rates. Residents pay a higher entrance fee upfront, but in return, they enjoy stable monthly fees with little to no increase, even if healthcare needs arise.
- 2. Type B (Modified Contract):** With this type, residents pay a lower entrance fee, but will pay higher monthly fees if and when healthcare is needed. Coverage may be limited, and residents may need to pay for healthcare services separately after a certain period.
- 3. Type C (Fee-for-Service Contract):** This option has a lower entrance fee, but residents must pay for healthcare as needed. The healthcare costs are variable, depending on the level of care required. This provides flexibility but less financial predictability.
- 4. Type D (Rental Option):** The entrance fee is waived, and residents simply pay a monthly rent. Healthcare services are charged separately, and there is no guaranteed long-term healthcare coverage. This option offers the most flexibility but lacks the financial security of the other contract types.

Choosing Your Entrance Fee Option

When completing the Residence and Services Agreement, you will select an entrance fee option that aligns with your preferences and priorities.

For all contract options, there is a non-refundable administrative fee, which is recognized upon execution of the Residence and Services Agreement. The entrance fee is amortized by 2% for each full or partial month of occupancy, and residents receive refunds based on the selected contract type, minus a 4% administrative fee. The refund amount will not exceed 96% of the original entrance fee paid.

At RWC, Type A (Life Care Contract) is the most popular choice, with over 90% of our residents selecting this option due to its stability and the long-term security it provides, ensuring that healthcare costs are covered for life. We are happy to help guide you in selecting the best option based on your needs and preferences.

Entrance Fee Options Explained

Our Chief Financial Officer meets personally with prospective residents to create customized financial projections based on your unique situation. Using your age, assets, and income, the CFO develops a forward-looking plan that helps you understand not only what living at RWC will cost, but how it can work comfortably within your long-term plans. Rappahannock Westminster-Canterbury (RWC) offers several entrance fee options, each designed to meet different financial and healthcare needs. These options provide flexibility based on your priorities regarding estate preservation, long-term care, and upfront costs. Here's a simplified breakdown of the four entrance fee options available:

Option 1: Declining Refund Total LifeCare

This option is ideal for those who want comprehensive protection against potential healthcare costs, both short-term and long-term, while paying a moderate entrance fee. Key features include:

- **Stable Monthly Fees:** If you need to transfer to Westbury Court or Westbury Center for additional care, your monthly fees will not increase, aside from costs for meals and other extra services.
- **Refund:** The entrance fee is refundable, but it decreases over time. The fee is amortized at 2% for each month of occupancy. After 49 months of living in the community, no refund will be issued. The maximum refund will be 96% of the original entrance fee, minus a 4% administrative fee.

Option 2: Refundable Continuing Care

This option is well-suited for those who wish to preserve their estate, believe the need for long-term care is unlikely, or have other resources (such as long-term care insurance or investments) to cover future care needs. Key features include:

- **Estate Protection:** The entrance fee is refundable and can be used to cover fees for care in Westbury Court or Westbury Center.
- **Refund:** The entrance fee is amortized at 2% for each month of occupancy for up to 25 months. After that, you're guaranteed a 50% refund of your entrance fee. The total refund will not exceed 96% of the original entrance fee, minus a 4% administrative fee.

Option 3: 50% Refund Total LifeCare

This option is perfect for those focused on protecting their estate while receiving full long-term care coverage. It offers the security of Total LifeCare while allowing for a refund. Key features include:

- **Stable Monthly Fees:** Like Option 1, if you transfer to Westbury Court or Westbury Center, your monthly fees remain the same (except for additional meals and services).



- **Refund:** The entrance fee is amortized at 2% for each month of occupancy for up to 25 months. You're guaranteed a 50% refund of the entrance fee, with the maximum refund being 96% of the original amount, minus the 4% administrative fee.

Option 4: 365-Day Deductible

This option is for those who want to minimize their upfront costs while assuming some risk for future healthcare needs. It's a good choice for people who believe they can manage long-term care for up to a year. Key features include:

- **Discounted Entrance Fee:** This option comes with a lower entrance fee, making it a more affordable choice for those who are not concerned about immediate long-term care needs.
- **Total LifeCare Benefit:** You pay regular per diem rates for healthcare for up to 365 days (these days do not have to be consecutive). Once you've reached 365 days of care, the Total LifeCare benefit kicks in, eliminating extra costs for future care.
- **Refund:** The entrance fee is amortized at 2% for each month of occupancy. After 49 months, no refund will be paid. The refund amount will not exceed 96% of the original entrance fee, minus a 4% administrative fee.

Important Consideration: One thing to keep in mind about this option is that if you are temporarily in assisted living or nursing care, you will continue to pay your monthly fee for your independent living unit until your move becomes permanent. This option is financially most beneficial when temporary stays in assisted living or nursing care aren't necessary, as it allows for better cost management.

Understanding Your Entrance Fee Options

When deciding which entrance fee option is best for you, it's important to consider how much you value estate preservation, what level of long-term care coverage you prefer, and how much you're willing to pay upfront. Each option offers different benefits and refund structures, so it's essential to choose based on your unique circumstances.

Our team is here to assist you every step of the way, helping you select the option that best aligns with your goals and future needs. We'll work with you to

provide financial projections, ensuring that you feel confident and comfortable with your housing decision and entrance fee option, as well as your long-term financial planning at RWC.

Questions to Consider: Add a list of guiding questions such as:

- How important is estate preservation to you?
- Do you prefer predictable monthly fees or flexibility in payments?
- Do you have other resources like long-term care insurance?

Option	Refund Details	Amortization	Health Care Coverage	Additional Features
Option 1: Declining Refund Total LifeCare	Refund up to 96% of entrance fee (less 4% admin fee)	2% per month for each full or partial month of occupancy	Total LifeCare (covers independent living and transfers to Westbury Court or Westbury Center without increasing monthly fees, except for additional meals/charges)	No refund after 49 months of occupancy. Best for those prioritizing health care protection at a moderate entrance fee.
Option 2: Refundable Continuing Care	Refund minimum 50% of entrance fee (up to 96%)	2% per month for the first 25 months	Continuing care at Westbury Court or Westbury Center (charges apply, but refund can be applied toward accrued fees)	Estate preservation with a focus on long-term care risk reduction (requires alternate funding like insurance or investments).
Option 3: 50% Refund Total LifeCare	Refund guaranteed 50% of entrance fee (up to 96%)	2% per month for the first 25 months	Total LifeCare (same as Option 1 with more focus on estate preservation)	Best for those who prioritize estate preservation along with Total LifeCare protection.
Option 4: 365-Day Deductible	Refund up to 96% of entrance fee (less 4% admin fee)	Total LifeCare (but only after 365 days of care in Westbury Court or Westbury Center, with per diem payments for the first 365 days)	Total LifeCare (but only after 365 days of care in Westbury Court or Westbury Center, with per diem payments for the first 365 days)	Lower upfront cost, but requires payment of regular per diem rates for 365 cumulative days of care before benefits kick in. Temporary stays in assisted living/nursing care will still require payment for the independent living unit.

Curious which residence might be the best financial fit for you? Take our quick 7-question assessment for pre-approval and discover the housing options that align with your budget. You can get started anytime by visiting our website!



Monthly Fees Overview

Monthly fees at Rappahannock Westminster-Canterbury (RWC) encompass a wide range of services, amenities, and healthcare, offering residents a maintenance-free lifestyle with access to additional care when needed. Fees are based on the size and type of residence selected.

What's Included in Your Monthly Fee?

Our monthly fees are thoughtfully designed to cover nearly every aspect of daily living, ensuring convenience, comfort, and peace of mind. Here's what's included:

- **Residence Costs:** Utilities (electricity, water, heating/air conditioning, trash removal).
- **Dining:** Flexible dining plans with one meal per day included for each resident. The plan can be adjusted for additional or fewer meals, based on personal preference.
- **Maintenance Services:** Comprehensive interior and exterior maintenance, landscaping, weekly housekeeping, and 24-hour emergency response services.
- **Healthcare:** Access to wellness services, an on-site clinic, and priority access to higher levels of care if needed.
- **Wellness & Lifestyle:**
 - Fully equipped fitness and aquatic centers, along with a variety of exercise classes.
 - A diverse selection of cultural, educational, and social programs.
 - Scheduled transportation to local destinations for shopping, medical appointments, and social outings.

Other Costs to Expect

- **Technology Fee:** Covers high-speed internet, TV, phone service, and IT support. Our dedicated IT staff offers comprehensive technical support, including troubleshooting, account setup, software configuration, and equipment maintenance.
- **Renter's Insurance:** Residents are required to maintain a renter's insurance policy to cover their personal belongings.

Additional Services Available for a Fee

While many services are included, some optional services are available for an additional cost:

- Guest meals
- Salon and spa services
- Private duty home care
- Personal transportation services
- Medical copays or specialty care

Annual Fee Review and Adjustments

As a nonprofit, break-even organization, we conduct an annual review of monthly fees to ensure they align with changes in operating costs. Any adjustments primarily reflect cost-of-living increases and necessary expenses, with no additional financial burden placed on residents beyond what is essential. Residents will receive advance notice of any adjustments.



Steps to Residency

Step 1: Join the Rappahannock Club

The Rappahannock Club is our future residency program. For a **one-time deposit of \$1,000**, you'll receive a permanent priority number. When a house, cottage, or apartment matching your preferences becomes available, you'll be contacted. You may decline without penalty, and your priority number remains unchanged.

- The \$1,000 deposit is applied to your entrance fee if you decide to move in.
- If you choose not to move in, the deposit is fully refundable.

See the Rappahannock Club application on page 19 for more details.

Step 2: The Application Process

a. Reservation Agreement:

- Reserves your chosen residence and starts the application process.
- Requires a \$1,000 Reservation Deposit unless already paid through the Rappahannock Club.
- Fully refundable until you enter into the Residence and Services Agreement (see Step 4).

b. Application Forms: The following forms must be completed and returned for each applicant:

- Application for Residence
- Personal Health History
- Confidential Financial Statement
- Physician's Examination Report (completed by your physician)
- Pet Registration (if applicable)

Step 3: Admissions Committee Review

Once your application forms are received, you'll meet with our Resident Life Director and Resident Clinic Manager for brief interviews.

- The Admissions Committee will review your application.
- You'll be notified in writing of your acceptance.
- If approved, you'll receive two original copies of the Residence and Services Agreement.

Each applicant is reviewed on a case-by-case basis, as everyone's medical and financial situation is unique. Applications may not be approved due to financial concerns, terminal illness, cognitive impairment, or significant mobility issues. If your application is not approved, your Reservation Deposit will be refunded.

Step 4: Residence and Services Agreement & 10% Deposit

- Schedule a time to sign and return both copies of the Residence and Services Agreement to the Marketing Department.
- Include a check for **10% of your Entrance Fee** (minus your \$1,000 Reservation Deposit).
- A signed original copy will be returned for your records.

Step 5: Taking Occupancy & Paying the 90% Balance

- The remaining **90% balance of your Entrance Fee** is due at the time of occupancy or within 90 days of written acceptance by the Admissions Committee, whichever comes first (unless otherwise agreed in writing).
- Monthly fees begin on your move-in date and are prorated for any partial month.
- Our marketing staff will help you coordinate your move and schedule your move-in date.

RAPPAHANNOCK CLUB PROSPECT REGISTRATION INFORMATION (PLEASE PRINT)

Name: _____ Date of Birth/SS#: _____ / _____

Name: _____ Date of Birth/SS#: _____ / _____

Relationship (if two or more prospects): _____

Primary Address: _____

City / State / ZIP: _____

Secondary Address: _____ Effective Dates: _____

City / State / ZIP: _____

Primary Phone #: _____ Cell Phone #: _____

Email Address: _____

Contact preference: Email Phone Call Text

Residence Preferences (Please check the type of living accommodation you prefer)

APARTMENT

- Elm (Studio)
- Franklinia (1 B/1 Ba)
- Gardenia (2 B/1 Ba)
- Hydrangea (2 B/2 Ba)
- Juniper (2 B/2 Ba)
- Ivy (2 B/ 2 Ba)

CLUSTER COTTAGE

- Aster (Studio)
- Aster Deluxe (Studio w/ sunroom)
- Birch (1 B/1 Ba)
- Birch Deluxe (1 B/1.5 Ba w/ sunroom)
- Cedar (2 B/1 Ba)
- Cedar Deluxe (2 B/1.5 Ba)
- Dogwood (2 B/2 Ba)
- Dogwood Deluxe (2 B/2 Ba w/ build-out)
- Laurel (2 B/2 Ba w/ customized expansions)
- Magnolia (3 B/2.5 Ba w/ customized expansions)

FREE-STANDING HOME

- Azalea (2 B/2 Ba)
- Willow (2 B/2 Ba)
- Boxwood (2 B/2 Ba)
- Linden (2 B/2 Ba)
- Camelia (3 B/3 Ba)

To see square footage, floor plans and our 3-D virtual tours, please go to rw-c.org/lifecare

Probable Year of Entry: _____

If you change your mind about your proposed move-in time period or housing choice, please notify the RWC Marketing Office in writing. Preference is given to prospective residents who express a specific year.

Rappahannock Club Prospect Signature: _____ Date: _____

2nd Prospect Signature: _____ Date: _____

Rappahannock Westminster-Canterbury: _____ Date: _____

Priority #: _____
(To be assigned by RWC)

REGISTRATION FOR THE RAPPAHANNOCK CLUB

Joining the Rappahannock Club gives prospective residents the opportunity to become familiar with RWC before making the move. As a member, you'll have exclusive access to special events designed just for Rappahannock Club members, allowing you to meet others considering the transition as well as current residents who can share their experiences.

RWC's priority reservation program (The Rappahannock Club) serves as a short-term waiting list for those seeking accommodations that are currently unavailable. It also secures a priority position for those who are planning for the future but aren't quite ready to move. A refundable \$1,000 deposit is required with a completed registration form.

Membership Privileges Include:

- Monthly newsletter – Gazebo Gazette, keeping you updated on life at RWC
- Free meal tickets to enjoy dining at the RWC Grille at your convenience
- Invitations to select RWC educational programs, special events, and activities
- Three months of complimentary access to RWC's Living Well Program, including a free fitness assessment
 - o *If you decide to continue your Living Well membership after your trial, the joining fee will be waived!*
- A one-on-one lunch or coffee with our chaplain, offering a supportive conversation on navigating life transitions and planning for the future with confidence and peace of mind
- Entrance fees locked in at the current rate for 12 months from your initial membership date

Living Well Program – Free Trial Offer

To take advantage of your complimentary 3-month Living Well membership, reach out to Macey Agust at 804-438-4290 or magust@rw-c.org to get started.

Ted Talks with Chaplain Ted Tompkins

Planning for the future isn't just about logistics—it's also about emotions, memories, and finding peace in your decisions. That's why we invite you to join Chaplain Ted Tompkins for a relaxed coffee or lunch conversation.

Whether you have questions, concerns, or just want to reflect on what's ahead, this is your time—no sales talk, just an open and supportive space.

Contact Ted at 804-438-4094 or ttompkins@rw-c.org to schedule your conversation.

Taking advantage of these exclusive perks is a great way to get to know the RWC community and its residents before making your move. By immersing yourself in RWC life now, your future transition will feel effortless and familiar.

Important Notes

Participation in the Rappahannock Club is not a guarantee of approval for residency, nor does it grant priority access to Assisted Living or the Health Center. We strongly encourage you to follow our residents' advice: **“Come while you can enjoy RWC life.”**

New RWC residents must meet health and financial qualifications. If you wait until you need advanced care, RWC may not have availability. Special levels of care are reserved for current residents.

To learn more about the Rappahannock Club, visit: https://rw-c.org/rappahannock_club/



Renovation Process Explained

Every residence at RWC is renovated before new residents move in, ensuring it meets our high standards for quality and comfort. This process gives you the opportunity to personalize your future home while allowing our team to maintain efficiency and keep move-in timelines on track.

Initial Assessment

Once a residence becomes available, our renovation team performs a thorough evaluation to determine what updates are needed.

Standard Selections

We offer a curated collection of high-quality, standard finishes at no additional cost. These selections have been chosen for their timeless appeal and durability.

Upgrade Options

For those who want a more personalized look, we offer a range of upgrade options at an additional cost. These customizations allow you to truly make your new home your own.

Guided Selection Process

Our team will guide you through the selection process, helping you choose finishes that fit your style and preferences.

Renovation Timeline

The renovation process is carefully planned to ensure your home is move-in ready on schedule. While the exact timeline may vary depending on the scope of renovations, we'll keep you updated throughout the process so you can plan accordingly.

Your Personalized Home

By the time renovations are complete, your residence will reflect your taste and preferences, ready for you to move in and start your new chapter at RWC. This unique process allows you to enjoy a home that feels both fresh and familiar from day one.



Frequently Asked Questions

Here are some of the most common questions not already covered in this brochure.

Where are you located, and what is there to do in the area?

We're situated on a beautiful 165-acre rural campus just outside the charming village of Irvington. While tucked away from the hustle and bustle of city life, we're close enough for day trips to Richmond, Hampton Roads, and Washington, D.C. The Northern Neck region offers something for everyone—whether you're a history buff, golfer, boating enthusiast, or someone who simply enjoys the tranquility and charm of small-town living.

What is the admission criteria?

Admission is open to individuals 65 and older. Younger applicants may be accepted with a slightly higher entrance fee. Special arrangements can be made for couples when one spouse meets the criteria, and the other does not. We welcome individuals and couples of all backgrounds, regardless of race, religion, sexual orientation, nationality, or disability.

May I furnish and decorate my home as I wish?

Absolutely! You're free to furnish and decorate your home to reflect your personal style. Standard renovation options are available, and you may choose to pay for upgrades if desired.

Is security provided?

Yes. Although the Northern Neck is known for its low crime rate, we have several security measures in place for your peace of mind. All residences are equipped with fire detection and emergency call systems monitored 24/7. Exterior doors to main buildings are locked in the evening and checked throughout the night, and security personnel patrol during non-business hours.

Can residents participate in decision-making at RWC?

Yes! Residents play an active role in planning and decision-making. One resident serves on the Board of Trustees, and others participate on administrative and board committees. Our Residents' Association helps guide a variety of activities and projects. Regular community meetings are held, and our CEO hosts frequent sessions to answer questions and address concerns.

What is Total LifeCare?

Total LifeCare is an enhanced version of traditional continuing care. In addition to providing independent living, assisted living, and skilled nursing care, Total LifeCare offers lifetime residency and pre-arranged healthcare services. If skilled care is ever needed, the only additional charges are for meals and support services.

Is there a hospital nearby?

Yes. Bon Secours Rappahannock General Hospital is just minutes away and offers surgical services, diagnostic testing, and treatment for acute conditions.

How are emergencies or sudden illnesses handled?

RWC's nursing staff is available 24/7 and can be reached through the emergency alert system throughout campus. First aid is administered on-site, and Bon Secours Rappahannock General Hospital is nearby for more extensive treatment. Maintenance and administrative staff are also on call 24/7 for non-medical emergencies.

Is recuperative care available?

Yes. Westbury Center offers short-term recuperative care and rehabilitation for those recovering from surgery or a hospital stay. This service is included at no extra cost for residents with a Total LifeCare plan.

Is there a credit if I'm away for an extended period?

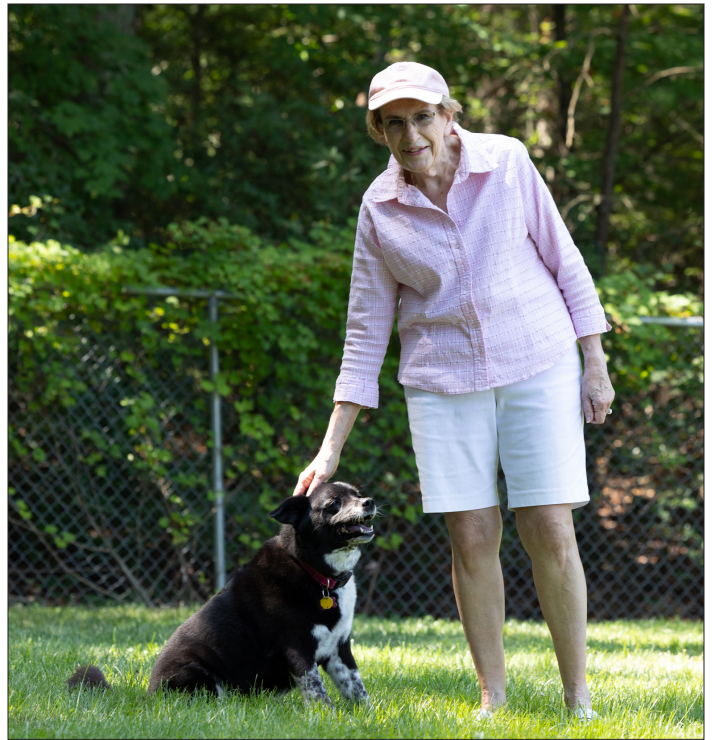
If you're away for more than seven days, you will receive a prorated credit for missed meals.

What happens if one spouse needs a higher level of care?

Depending on the entrance fee plan selected, Total LifeCare ensures that the combined monthly fee remains the same, even if one spouse moves to Westbury Court or Westbury Health Center while the other remains in independent living.

Is the entrance fee refundable?

Yes, we offer several entrance fee options with refund provisions. Two options provide a declining refund over approximately four years, while the other two options guarantee a minimum 50% refund. Some plans also include healthcare benefits with no increase in the monthly fee for additional care.



Is the monthly fee fixed, or can it change?

Monthly fees may be adjusted annually to reflect inflation and changes in operating costs. We carefully assess each resident's financial resources to ensure long-term affordability and comfort.

Is there a religious requirement?

No. While RWC has historical ties to the Episcopal and Presbyterian churches, we are a nondenominational community that welcomes individuals of all faiths—or none at all.

What is the guest policy?

You are welcome to entertain guests, including overnight visitors. Guest suites are available for a modest fee, and guests may use RWC facilities and common areas. Exceptions to the guest policy are rare and handled on a case-by-case basis.

Can I bring my pet?

Yes! RWC is a pet-friendly community. Residents in freestanding homes, cottages, and certain apartments may bring pets, as long as they meet community guidelines. We understand the important role pets play in our residents' lives and offer a welcoming environment for your furry friends.

Resident Testimonials

Harriet D. — “When I first considered moving to a retirement community, I assumed it would be out of my budget. But RWC offers so many living options, and I found one that fits my needs. From healthcare to activities, everything is included, and it’s more affordable than I expected. I never imagined I could enjoy this lifestyle at a price I can manage, but RWC made it possible. It’s more affordable than you think, and it’s exactly what I was looking for.”

Ida H. — “My favorite thing about RW-C is the caring residents, leadership, and staff.”

Jim M. — “Living at RWC gives me freedom I never thought possible. I don’t have to worry about things like home maintenance or bad weather—it’s all taken care of. That lets me focus on what I love, like golf, fishing, and just enjoying life.”

Bob and Besty W. — “When we first thought about moving to a retirement community, we worried it might feel too institutionalized, impersonal, or that we were ‘too young.’ But RWC isn’t like that at all. It’s like living in a small town. We have plenty of space and wonderful neighbors.”

Mary B. — “There’s no lack of opportunities here—often too many at once—but choice is a good thing! While the community is somewhat remote, within two hours, you can find almost anything you’d want. The biggest surprise for us has been the house, yard, woods, trails, and nearby state parks. The privacy here is unique and incredibly enjoyable.”

Marie C. — “Moving here when you are young and active means you get to enjoy everything RWC offers. Here, I know I’m set up for whatever tomorrow brings, giving me the peace of mind to live fully today.”

Bob S. — “I’ve recommended RW-C to a friend who is now my neighbor. I told him it worked for me, I was happy with my decision, and I’d do it again.”

Kerley L. — “When we decided to move to RW-C, one of our friends suggested we were giving up our freedom. The reality is the opposite. We have gained freedom of choices in every aspect of our lives. The RW-C staff enables freedom.”

Betty M. — “We have such a unique range of residents here, all with different backgrounds and incredible stories to share. It’s truly amazing to hear everyone’s journey. The staff go above and beyond every day, always making you feel cared for. It’s so special to be in a place where everyone knows you and calls you by name.”



Rappahannock Westminster-Canterbury

Fees

Cottage, House or Apartment Style	Option I	Option II	Option III	Option IV	Monthly Fee
	Declining Refund <i>Total Lifecare</i>	50% Refund Continuing Care	50% Refund <i>Total Lifecare</i>	365-Day <i>Deductible</i>	
Westlake Apartments					
Elm Studio	\$177,783	\$213,341	\$231,119	\$160,006	\$4,362
Franklinia One Bedroom	239,328	287,194	311,127	215,395	5,269
Gardenia Two Bedroom	318,008	381,609	413,411	286,207	5,852
Hydrangea Two Bedroom/2 Bath	343,247	411,897	446,221	308,922	6,159
Juniper Two BR/2 Bath	421,607	505,928	548,089	379,446	6,711
Ivy Two Bedroom/2 Bath	470,370	564,445	611,482	423,333	6,828
Second-Person Fees	66,455	79,744	86,390	59,808	2,161
Canterbury Cottages					
Aster Studio	\$191,173	\$229,408	\$248,525	\$172,057	\$4,531
Aster Deluxe Studio w/ Sunroom	224,794	269,753	292,232	202,316	4,929
Birch One Bedroom	241,219	289,463	313,585	217,097	5,321
Birch Deluxe One Bedroom w/Sunroom.	307,031	368,437	399,140	276,328	5,725
Cedar Two Bedroom	322,497	386,997	419,247	290,248	6,137
Cedar Deluxe Two Bedroom/1 ½ Bath	343,304	411,966	446,296	308,975	6,252
Dogwood Two Bedroom/2 Bath	346,163	415,396	450,013	311,548	6,480
Dogwood Deluxe Two BR/2 Bath	405,326	486,391	526,924	364,794	6,593
Laurel Two BR/2 Bath	474,484	569,381	616,829	427,037	7,016
Magnolia	554,542	665,451	720,905	499,089	7,042
Second-Person Fees	66,455	79,744	86,390	59,808	2,161
Woods' Edge Cottages - Free-Standing Homes					
Azalea	\$615,309	\$738,371	\$799,902	\$553,779	\$7,126
Willow	685,856	823,028	891,613	617,271	7,164
Boxwood	707,438	848,925	919,669	636,694	7,775
Linden	730,814	876,977	950,058	657,733	7,805
Camellia	660,508	792,610	858,661	594,458	8,206
Second-Person Fees	66,455	79,744	86,390	59,808	2,161

As a Life-care retirement community, Rappahannock Westminster-Canterbury bases its fees on annually revised actuarial projections. The Internal Revenue Service (IRS) has generally held that the medical portion of fees paid to life-care facilities is deductible for individual income tax purposes. Please reference IRS Publication 502, Medical and Dental Expenses for more detail.



Rappahannock Westminster-Canterbury

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www.rw-c.org