

When is the best time to move to a Continuing Care Retirement Community (CCRC)?

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Involvement:

One main benefit of living in a CCRC is having easy access to a vast array of services, amenities, and activities. Many of these perks take place within the walls of the community, but CCRCs are increasingly providing ways for residents to stay involved in the broader community through service projects, adult education classes, and more. Moving earlier allows residents to more fully enjoy and benefit from these "extra-curricular" activities.

Wellness:

CCRCs strive to help residents stay healthy and live independently as long as possible. Comprehensive health and wellness programs may include access to qualified fitness professionals, special diet meal plans, aquatic and fitness centers, low-impact aerobics, and yoga classes, just to name a few. Additionally, more CCRCs today are emphasizing a "whole-person" concept including: emotional, intellectual, vocational, and spiritual experiences.



Relationships:

Residents of CCRCs often say one of the best things about the community in which they live is the friendships they have formed with other residents. Those who wait too long to make the move may not have the time to develop meaningful relationships, which can be particularly helpful as part of a support network if healthcare needs arise in the future.

Window of Opportunity:

Continuing care contracts generally require residents must be able to live independently and that they are not at an increased risk for assisted living or healthcare services. Therefore, many CCRCs will perform a health evaluation on prospective residents as part of the application process. Those who do not meet the community's health criteria can be declined entry and miss the opportunity to benefit from what a CCRC offers, including access to a full continuum of care.

Easier Transition:

Moving gets more difficult with time. Those who are able-bodied and in good health can better handle the transition, often even embracing this new chapter

in life. Alternatively, those who are frail often suffer from relocation stress syndrome which can lead to other health problems.

So, when is the best time to move to a CCRC?

The above factors and considerations must go into each person's unique answer. But generally speaking, once you have made the determination a CCRC is right for you, it may be wise to make the move while you are still young and healthy enough to enjoy the many benefits of these dynamic communities.

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Have you joined the RWC Rappahannock Club yet?

There's no time like the present to begin experiencing the unique lifestyle our residents enjoy while forming a plan for the future. Rappahannock Club membership establishes priority residency via a \$1,000 deposit, which is fully refundable should your plans change. Rappahannock Club members hold a priority number by membership date.

Rappahannock Club members receive free meal tickets and are invited to special events and programs. In addition to membership benefits and incentives specifically for club members, our Living Well Program provides free initial assessments for members and the opportunity to join fitness classes as space permits, (charges apply). For further information call 804-438-4175 or email info@rw-c.org

Admission acceptance is based on health and financial data supplied at time of application. The member is not obligated to RWC nor is admission guaranteed by RWC.

RWC Messenger



Is it time to move to a Continuing Care Retirement Community?

Is it less expensive to stay in your house?



Rappahannock Westminister-Canterbury

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Is it less expensive to stay in your house?

Many older adults say one of the reasons they want to stay in their own home is because it is less expensive. Although this is true in many cases, it is important to know the *actual* cost-savings may not be as big as you think. The reason? Because the vast majority of those who choose to stay in their home rely on assistance from unpaid family caregivers.

A common predicament:

According to a joint research study between the National Alliance for Caregiving and AARP, there are more than 43 million unpaid family caregivers in the United States—that's over 20 percent of the U.S. adult population. Some of these people are caring for children with medical issues, but *most* (70 percent of the 43.5 million) are assisting other adults, often an elderly family member. And some (15 percent) are actually caring for *both* a child who requires assistance AND another adult who needs help.

Many of these unpaid family caregivers assist their elderly loved one with daily living activities—from eating to bathing and dressing. Caregivers may also spend time helping with other tasks such as providing transportation to appointments, helping with household chores, and running errands.

The real cost of family caregiving:

A study by MetLife revealed, over their lifetime, the average unpaid family caregiver loses approximately \$304,000 in wages and benefits. This is due to the fact that many caregivers have to take significant time away from their own careers—sometimes even retiring earlier than planned—to care for their loved one. This not only translates into lost wages but also lost retirement contributions to vehicles such as a 401(k)s or IRAs, as well as reduced Social Security benefits. Caregivers also typically spend several thousand dollars per year of their own money supporting a loved one.

Consider other "costs" to caregivers:

In addition to the monetary impact, there are other well-documented non-financial costs incurred by unpaid caregivers such as higher stress, health consequences, and time away from other family members and friends. These health issues can also lead to higher expenses for personal healthcare needs.

If you are thinking about staying in your home for the long-term with the assistance of a loved one, it is important to consider that a great deal of the apparent cost savings could come at the expense of the unpaid family caregiver. Thus, it is wise to have a frank conversation with prospective caregivers *before* their assistance is needed so that both parties understand and agree to the expectations and potential costs.

**Caregiving in the U.S. 2015 <http://www.caregiving.org/aregiving2015/>
The MetLife Study of Caregiving Costs to Working Caregivers <https://www.metlife.com/mmi/research/caregiving-cost-working-caregivers.html#key-findings> *The above article was written by Brad Breeding of myLifeSite and is legally licensed for use. Content provided with express written permission from myLifeSite www.mylifesite.net*

Please note:

Should you decide aging in place is for you, Rappahannock Westminster-Canterbury offers personal, companion and nursing care. These services are available to our greater community. Rates per hour begin at \$22.50 and up, depending on the level of care required. Please call 804-438-4000 or send an email to: athome@rw-c.org for additional information or to schedule an assessment.

Three free-standing homes currently available for tours — The Willow, Boxwood and Linden.



A newly constructed *Willow* includes solid surface counter-tops, top of the line appliance package, gas fireplace, wood and ceramic tile floors and more. A large screened-in porch is included with this home and the upstairs is finished. This home is in a beautiful location.

Renovations are nearly completed on a *Boxwood* home located close to the covered walkway, making it convenient to walk to the Chesapeake Center (main building) and Life Enrichment Center. With a one-car garage, this home's entrance fee is discounted \$25,000—a great opportunity if you don't need a two-car garage!



The *Linden* is one of our largest homes. It has a first floor master and 2 bedrooms upstairs. There is plenty of room for family, visitors, a home office or a craft/activities room. There are a total of 3.5 bathrooms. It's a wonderful location on a corner lot with a beautiful lawn, trees and landscaping.



All three homes may still be personalized with custom paint colors and/or wallpaper and other personal touches. A moving allowance of up to \$5,000 is available if home is reserved and resident(s) approved for admission between now and August 31, 2018. Please remember a portion of your entrance fee and monthly fees may qualify for a tax benefit. Reference IRS Publication 502, Medical and Dental Expenses for more details. Call LuAnne Davis at 804-438-175 or email ldavis@rw-c.org to schedule a tour!

I can never say it enough — don't wait until it's too late!



LuAnne Davis,
Vice President,
Marketing &
Development

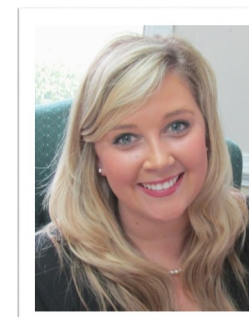
If moving to RWC is in your future, there are certain health requirements you need to meet to live here under a lifecare contract. All it can take is one incident or diagnosis to cause ineligibility. A few examples are advanced Parkinson's Disease, dementia or Alzheimer's, metastatic cancer, a debilitating fall, or hospitalization or illness that leaves you unable to remain safely by yourself.

Are you medically eligible for a move? To determine your overall health, physically and mentally, our clinical staff will review your medical history provided by your personal physician, assesses your cognitive ability and your independence with activities of daily living (ADLs).

If you do not meet the medical criteria, you may be offered a modified contract, if space is available, where assisted living and nursing care are offered at a fee for service. This can be a very expensive option when a higher level of care is needed.

Life can change in a moment—take the time now while you have your health. Make the move to RWC, enjoy all our community has to offer and live your life worry-free.

Welcome Lauren Ambrose!



The Marketing team at RWC welcomes Lauren Ambrose. Lauren has been with RWC since September 2015, serving as the Admission Coordinator for Health Services. She will now serve as the Marketing Outreach Specialist and in this new role, will work with prospective

residents. Lauren will also coordinate new outreach programs and initiatives to spread the word about RWC and its active senior community. Lauren graduated with a BA from Randolph Macon University and currently lives in Cobbs Creek. We are excited Lauren is working on our team.

Welcome new RWC residents!

Suzanne Burrage

Sandra Decker

Bill & Jan Glover

Marilyn Riggs

Bill & Suzanne Thomas

When is the best time to move to a Continuing Care Retirement Community (CCRC)?

For older adults who are currently independent but like the idea of living in a setting where healthcare services are available if needed down the road, a continuing care retirement community (CCRC) can be an ideal solution.

A popular question among prospective CCRC residents is, "When is the best time to make the move?" There is no perfect answer to this question because everyone's situation will be different. However, waiting *too* long can mean missing out on some of the very reasons people are attracted to these communities in the first place.

If you feel a continuing care retirement community is right for you, here are a few reasons why you may want to consider moving sooner rather than later:

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