

SENIOR LIVING RESOURCE GUIDE

Understanding the Options, Care, and Costs



Welcome to Westminster Communities of Florida, where active aging meets peace of mind.

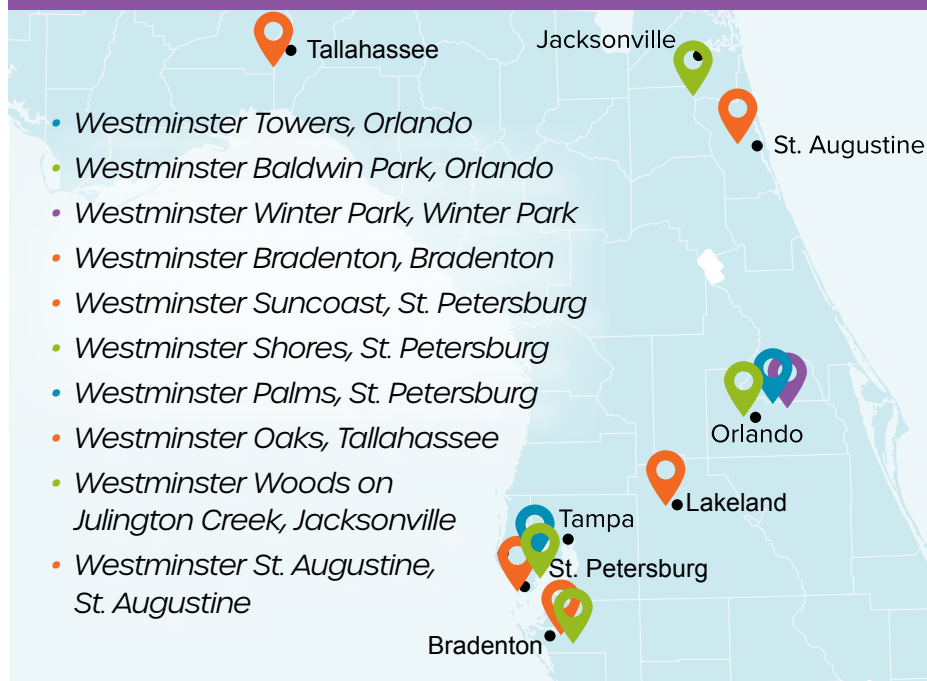
As Florida's largest faith-based, not-for-profit organization of Life Plan communities, we have been serving older adults for more than 70 years.

In that time, we've heard and answered a lot of questions about senior living. Turn the page to learn more and call us with your questions. We're here to help you understand the options that best suit your goals, the costs, and the benefits.

INSIDE OUR GUIDE

- Senior Living Choices
- Life Plan or Life Care?
- Assisted Living vs Senior Living
- What Residents are Saying
- Costs and Benefits of Community Living

OUR LIFE PLAN COMMUNITIES



For more information contact
your **sales counselor** or visit
WestminsterCommunitiesFL.org

SENIOR LIVING CHOICES *Primary Types of Independent Living*

Independent living is ideal for active, mobile seniors who are ready to live maintenance-free. These communities offer enhanced social, cultural, and lifelong learning opportunities to supplement what they already enjoy.

Independent living options include three main types:

55+ Community

- Provides maintenance-free living with floor plans designed to accommodate aging through

one-level living or a bedroom on the first floor. Residents purchase the home and pay an HOA fee. May include fitness facilities, a club house, and organized events.

Life Plan or Continuing Care Retirement Community

- Provides maintenance-free living in an apartment or house that you do not own. Includes staffed fitness centers, restaurant-style dining options, and gathering spaces for meetings and social events. A one-time entrance fee covers priority

access to on-site assisted living, memory care, rehabilitation and nursing care. A monthly services fee may include some meals and covers many or all utilities, plus amenities and staff.

Rental Communities

- Provides maintenance-free apartment or home with a monthly services fee that includes lifestyle and wellness amenities, some level of staffing, and may include some assisted living support.

LIFE PLAN OR LIFE CARE?

Life Plan communities have three contract types that address differences in how health care services are handled. Westminster Communities of Florida offers a Type B contract.

Type A Lifecare

Residents pay a higher entrance fee than at most Type B or Type C Life Plan communities, and, in return, their monthly fee does not increase if they move to assisted living, memory care, or long-term nursing care.

Type B

Monthly fee increases when residents move to assisted living, memory care, or long-term care from independent living. Residents do receive discounts on those services and a certain number of days where care is fully covered.

Type C

Monthly fee increases when residents move to assisted living, memory care, or long-term care from independent living. Residents do not receive discounted rates or any covered health care services.



This option is for seniors who are struggling to live safely and well alone. Assisted living offers help with activities of daily living like bathing, dressing, medication management, and meals – and some offer memory care. Residents pay a monthly fee that varies depending on the level of care needed. Most assisted living communities have a registered nurse on staff and certified nursing assistants.

WHAT DOES EACH TYPE OFFER?

	55+ Community	Rental Senior Living	Life Plan Community
Live independently in residence of choice	✓	✓	✓
Own your residence	✓		
Maintenance-free	✓	✓	✓
Entrance fee			✓
Monthly fee	✓	✓	✓
Trained staff focused on well-being and active aging		Limited	✓
Services and amenities such as fitness center and pool, programs, classes, dining, transportation	Limited	Limited	✓
On-site health services including rehabilitation, assisted living, nursing, pharmacy, and clinics			✓
Care coordination during a health crisis			✓

TIMING A MOVE TO SENIOR LIVING



Many prospective residents say,

"This place is great, but I'm just not ready yet." A common statement after moving in?
"I wish I had done this sooner!"

Moving is physically and emotionally challenging – even with move management support. But waiting doesn't make taking the first step any easier. Further, waiting carries risks that could impact your ability to enjoy retirement in the way you were envisioning.

The following are three important factors to weigh. Waiting may change your ability to enjoy the residence or lifestyle you were anticipating.



Health



Waiting for a medical issue or event to trigger a move adds stress and reduces your control over the process. It also may mean missing the health benefits that come with living a social, active lifestyle in the independent living setting.



Housing Market



Keeping an eye on the housing market is critical. Many seniors use the sale of their home to fund a Life Plan community entrance fee or other senior living option. Lower home values may change the type of residence you qualify for, while a tough market can delay your move.



Economy



Fluctuations in the bond and stock markets can affect your long-term financial health and impact the type and size of residence you will be able to afford.



THE REVIEWS ARE IN!

"A GREAT
CHOICE"



Here are some 2025 reviews from people who moved to a Westminster Communities of Florida campus.



"We are newer residents and love our lifestyle here! We watch the sunsets over Lake Hunter from our porch, walk to the gym, pool and hot tub, and find it very easy to make friends. One surprise is that this is a multi-generational community. We enjoy the company of residents from 62 to 106. The very best thing for us is the freedom to come and go without worry about cutting the grass, maintaining a home, or security while we are away. It's like being a teenager again, without the angst but with all the joy!"

– T and P Phillips, Westminster Lakeland

"When you see the location and the views over the water and all of the facilities, you think that this could be a nice place to live. When you move in, you will discover that it's the residents, your neighbors, that make Westminster Bradenton a great place. Come see it for yourself." –

Mel Claxton, Westminster Bradenton, Point Pleasant

"Nine years ago, my husband and I chose to live at Westminster Oaks. We were thrilled to be relieved of home ownership because we were traveling the world and wanted to be free of all the issues of maintaining a residence. After a year and a half, my husband's sudden illness and death made it clear that we had made the correct decision for our future. His words to me were, 'I am so glad that we are at Westminster, and you will be taken care of.' Truer words were never spoken.

Over the last years, I have enjoyed making such wonderful friends, the many cultural activities available, taken many educational classes, participated in many fitness classes, enjoyed the luxury of the pool, and have been busy volunteering. [I] highly recommend this lifestyle to anyone interested." Jane Hudson –

Westminster Oaks, Tallahassee

"We moved in 10 months ago and are congratulating ourselves on a great choice. Top on our list of reasons is the people here, both residents and staff.

Entertainment, exercise programs, games, and special dining events are great fun and easily accessible. We are energized by our new environment and are looking forward to many more years here."

– Cathy Hefferman, Westminster St. Augustine



THE COSTS AND BENEFITS OF COMMUNITY LIVING

Even if you own your home, the financial burden of routine maintenance and major repairs like a new roof or furnace can add up quickly. Retirement living doesn't have to be expensive, with options to match a wide range of income levels.

Comparing the costs of homeownership and community living might surprise you!

LIFE PLAN COMMUNITY COST STRUCTURE



People who choose Life Plan communities pay a one-time entrance fee and a monthly services fee. Here's how they differ.



Entrance Fee

- Ongoing capital expenses and enhancements to your new community
- A continuum of quality health and supportive services at discounted rates
- Updating your new residence, including floors, kitchen and bathrooms
- A community purposefully designed to support aging well

Monthly Services Fee

- Cost of residence
- Exterior and interior home maintenance
- Property taxes
- Delicious dining options
- Experienced staff focused on well-being
- Well-equipped, staffed fitness center
- Classes, events, clubs, and trips
- 24-hour security and emergency response
- Scheduled transportation
- And much more!

AGE WELL: THE VALUE OF COMMUNITY LIVING



In 2018, the Mather Institute began a 5-year Age Well Study of approximately 3,000 Life Plan community residents, in collaboration with Northwestern University.

Many residents who move to a senior living community say they wish they had done it sooner. They talk of feeling energized, enjoying new opportunities and more social interaction, and a strong feeling of fellowship.

In 2023, the findings confirmed that older adults living in Life Plan Communities, experienced better overall wellness than a matched set of peers living in a non-community setting. Specifically, Life Plan residents:

1

Reported better physical health and more moderate physical activity.

2

Held more positive views on aging, though some experienced dips in optimism and life satisfaction over time.

3

Experienced greater social wellness with less loneliness and more frequent contact with others. Over the course of the study, social contact increased for Life Plan residents, while it remained flat for others.

The Power of People

Scientific research continues to explore the health risks of social isolation, linking it to higher risks of heart disease, stroke, dementia, and depression. Likewise, research shows that having a strong sense of purpose as we age protects against chronic illness, cognitive decline, and depression.

Life Plan communities help mitigate these risks by offering built-in social and volunteer networks, shared spaces, and structured programs that promote activity and connection.

For full study results, visit MatherInstitute.com/AgeWellStudy