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## What is the Life Care Guarantee?

Life Care Guarantee is unique to Saint John's On The Lake. It is a plan designed to offer security in planning for future health care while protecting valuable financial resources. By selecting the Life Care option, you pay a one-time Entrance Fee followed thereafter by a Monthly Fee. This provides guaranteed access to health care services in Canterbury Court, our assisted care neighborhood and/or in Windsor and Stratford Courts, our skilled care neighborhoods. Under the Life Care Guarantee, even if your health status changes and you require additional care, your Monthly Fee stays the same, except for the additional cost of meals.

The cost of long-term care can be exorbitant and unexpected. The Life Care Plan protects you and your resources against the high cost of special care by providing it at a fixed rate. Life Care provides peace of mind - knowing that your health care needs will be met in familiar surroundings by skilled caregivers.

### **What are the requirements to qualify for Life Care?**

- Applicants must be at least 62 years old
- Applicants must satisfy a medical review
- Applicants must demonstrate sufficient financial resources to satisfy the Entrance Fee and the ongoing Monthly Fee.

Saint John's is dedicated to assisting residents in conserving their assets during their retirement years. This is accomplished by stabilizing living and health care costs through Life Care.

### **Are there any tax advantages to Life Care?**

Under Life Care, a portion of your fees are allocated towards your future health care costs. The IRS has typically defined portions of the Entrance Fee and Monthly Fee as pre-paid medical expenses, and therefore meet requirements for tax deduction. Depending on your financial situation, you may be subject to the alternative minimum tax. *In all tax-related areas, we recommend that you consult with a competent tax advisor.*

### **If I share my residence with another person and one of us is in the apartment and one of us is receiving health care services, do we pay for both spaces?**

Under Life Care, the Monthly Fee stays the same regardless of where you are receiving services on our campus. Even if you are each occupying separate spaces, the Monthly Fee pays for both the residence and any health care services being received on the health care side of our community.

### **What happens to my residence if I go to the hospital or to one of the health care neighborhoods for a stay that is anticipated to be three months or less?**

Saint John's will hold your residence for you until you are able to return. Your Monthly Fee would remain the same while you are in the hospital or in one of our health care neighborhoods. You would be responsible for the cost of meals provided in the health care neighborhood. If you are married or share your apartment, your spouse or roommate would continue to live in your apartment.

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### **What happens to my apartment if I become a permanent resident of one of the health care neighborhoods?**

Your health care needs would continue to be met in the Canterbury or Windsor/Stratford neighborhoods and the staff at Saint John's would assure you a smooth transition to your new home. Your Monthly Fee would remain the same but you would be responsible for the cost of meals served in the health care neighborhoods. If you are married or share your apartment, your spouse or roommate would continue to live in your apartment.

### **Do I need the health insurance policies that I have now?**

Yes. The Life Care agreement requires that residents continue to participate in the Medicare Program, parts A, B and D. It is to your advantage to maintain supplemental health insurance to assist you in paying for co-payments, outside services such as doctor appointments, prescriptions and those services not covered under the Life Care option.

### **I have Long Term Care Insurance; should I still consider Life Care?**

Yes. Life Care participants are guaranteed lifetime health services at Saint John's versus only 30 days guaranteed with the other plans. Under the Life Care option, if you require additional care in a health care neighborhood, your Monthly Fee remains the same. Depending on the amount of long term care coverage you have elected, your insurance benefit will cover part or all of your Monthly Fee, further protecting your valuable assets. If you have specific questions about your coverage and how it would relate to your stay at Saint John's, please schedule an appointment with our Senior Living Advisor.

### **Why should I select Life Care at a community such as Saint John's On The Lake?**

As an active adult, you want to plan ahead for retirement in order to avoid a strained move after a health crisis. You have established a comfortable lifestyle and you want to continue to enjoy those same types of activities. Saint John's Life Care offers this opportunity and, at the same time, assumes responsibility of handling many of the unexpected emergencies that could interfere with an otherwise satisfying retirement. You receive all the benefits of independent living without facing the burden of home ownership or the worry of facing illness without immediately available health care resources. Let Saint John's help protect your finances and your health.

### **Is there another option besides Life Care offered at Saint John's?**

Yes! We also offer our Standard option which gives you the choice to pay for health care services when you incur them. This plan gives you a 30-day lifetime health care benefit in our community. After 30 days, you are responsible for the cost of your care in the health care center while maintaining responsibility for the Monthly Fee for your residence.

For additional information about Life Care and the lifestyle at Saint John's, contact us at 414-831-7300 to set up an appointment with one of our Senior Living Advisors.



**SAINT JOHN'S**  
ON THE LAKE