

# A SMART & PRACTICAL PLAN FOR THE FUTURE

More Options on Contract Types Put You In the Driver's Seat



Ample choice in how you spend your days and control over how you manage your finances. These are the hallmarks of Casa de las Campanas' approach to giving seniors what they want in retirement living.

## So, Life Plan ... LifeCare. What do those two terms mean?

A Life Plan Community (also called a CCRC) is a senior community offering a range of residential living options, services and amenities, along with a lifelong continuum of health care services. Casa de las Campanas is a community that takes the Life Plan one step further: offering unparalleled access to lifetime care with LifeCare — or Type A — contract. We also offer a fee-for-service — Life Plan or Type C — contract. Understanding the two contract types is step one in making an educated decision and, let's face it, that decision is all about ensuring peace of mind as you age.

## What is the difference between the contract options?

### LIFECARE: TYPE A CONTRACT

LifeCare Type A contracts provide a continuum of care for life at the same community. This includes independent living, assisted living, rehabilitation, long-term skilled nursing and memory care.

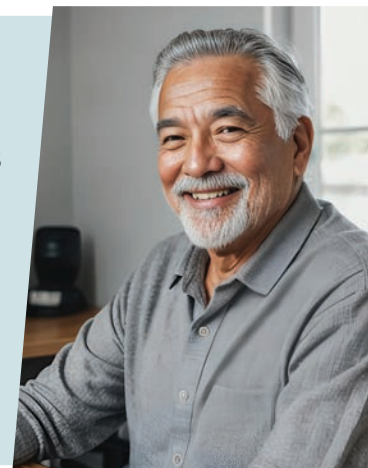
A Type A contract has higher entrance and monthly fees than a Type C contract because when/if a transfer to higher levels of care is needed, monthly fees increase by the cost of additional meals and needed ancillary items.










### LIFE PLAN: TYPE C CONTRACT

Type C contracts are still considered part of the Life Plan offerings (but are not part of what we refer to as LifeCare). The same services and amenities are available as those offered through a Type A contract.

A Type C contract has lower entrance and monthly fees than a Type A contract because there is no discount when/if a transfer to higher levels of care is needed — residents will pay the then current market rate for care. That's why it's often called a fee-for-service plan or contract.



The chart below provides a simplified side-by-side comparison of the two contract options:

Type A vs. Type C Comparison		Type A	Type C
 <b>ENTRANCE FEE</b>		✓	✓
 <b>MONTHLY FEE</b>		✓	✓
 <b>ACCESS TO ALL SERVICES &amp; AMENITIES</b>		✓	✓
 <b>PRIORITY ACCESS TO CARE</b> (Assisted Living, Memory Care, Skilled Nursing, Rehabilitation)		✓	✓
 <b>DISCOUNT FOR HIGHER LEVELS OF CARE</b>		✓	
 <b>GUARANTEED RESIDENCY FOR LIFE</b> (Through no fault of your own)		✓	✓
 <b>CONTROL OVER WHERE CARE IS RECEIVED</b>		✓	✓

## How do I choose the contract that's right for me?

We're here to help! Whether you select a Type A or C contract, Casa's residency counselors will work with you to identify which contract is right for you. Through our financial modeling tool, we can provide you with a projection of your ending assets based on your preferred apartment for each contract option. If you have a financial advisor, we're happy to meet with them as well. In either case, you must qualify financially and medically.



**SAN DIEGO COUNTY'S ONLY NOT-FOR-PROFIT  
TYPE A AND TYPE C LIFE PLAN COMMUNITY**

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