

## How Can Life Care Enhance Your Life?

1. Which of the following is **not** something you give up when you move to a Life Care community?
- A. Extensive lawn work
  - B. Heavy-duty housekeeping
  - C. Multiple bills to pay
  - D. Your independence

Correct Answer: D

Maintenance-free living at Westminster Village means you can eliminate household chores and yard work from your daily routine—giving you more time to enjoy your independence and the things you love to do.

2. According to the U.S. Department of Health and Human Services, on average, compared to those who live at home, seniors who live in continuing care communities:
- A. Are healthier
  - B. Live longer
  - C. Have more social interaction
  - D. All of the above

Correct Answer: D

Studies show that people who live in Life Care communities tend to be healthier, live longer and have more social interaction than those who live at home.

3. Which of the following services is **not** typically provided by Assisted Living in a Life Care community?
- A. Reminder to take medications
  - B. Medical exams
  - C. Help with bathing and dressing
  - D. Nutritious meals

Correct Answer: B

Assisted Living service at a Life Care community means that if you ever need help with daily living activities such as bathing, dressing, preparing meals or taking medications, you can receive help from a caring, experienced professional attuned to your personal needs.

4. Which skilled nursing care service is **not** typically provided by a Life Care community?
- A. Long-term care
  - B. Memory care (for residents suffering from cognitive decline)
  - C. Surgical procedures
  - D. Rehabilitative therapy

Correct Answer: C

If you need help recovering from an acute illness or injury, or if you require care on a long-term basis, a Life Care community provides trained, experienced care-giving professionals. For medical care, you continue to see your regular physician and other medical professionals in a doctor's office or hospital setting.

5. To truly benefit from Life Care, Westminster Village residents will tell you it's best to move in when you:

- A. Have recently experienced a debilitating injury or disease
- B. Are arguing with your children
- C. Have no other choice
- D. Are independent and reasonably healthy

Correct Answer: D

It's difficult to adapt to a new living environment when you are in a stressful situation, so it's best to move into a Life Care community when you are healthy and mobile so that you can enjoy all that the community has to offer.

6. Life Care is a good decision for those with long-term care insurance.

- A. True
- B. False

Correct Answer: A

Many LTCI policies pay benefits directly to the holder to cover the medical portion of monthly fees.

7. Moving to a Life Care community may contribute to:

- A. Providing a sense of security, knowing you have a plan (of your own choosing) for the future
- B. Your children's peace of mind
- C. Financial security by providing known costs for long-term care in the future
- D. All of the above

Correct Answer: D

Knowing that you have both a financial and long-term care plan for the future—no matter what the future holds—will allow you and your children to enjoy peace of mind and a higher quality of life throughout retirement.

8. According to the U.S. Department of Health and Human Services, seniors who live in a Life Care community live, on average, how much longer than those who live at home?

- A. 6 months longer
- B. 2 years longer
- C. 2.5 years longer
- D. 5 years longer

Correct Answer: D

Seniors who live in a Life Care community tend to be healthier and, on average, live five years longer than those living at home.

9. Which of the following is not a factor attributed to the longer life span of Life Care residents?

- A. Focus on wellness
- B. Excessive television watching
- C. Social involvement
- D. Physically active lifestyles

Correct Answer: B

Research by the U.S. Department of Health and Human Services attributes the tendency for longer life spans in Life Care communities to the active approach that they take toward health care and the variety of services that may affect overall wellness, including social involvement and physically active lifestyles.

10. Which of the following is **not** a Life Care advantage for couples?

- A. Both may live on campus, regardless of care needs
- B. Living in a maintenance-free environment with fewer chores and responsibilities
- C. Community offers a variety of activities that can satisfy both with opportunities to meet new people
- D. Staying in the same residence together 24 hours a day

Correct Answer: D

After years of working and raising a family, retirement can be an adjustment for couples who spend all day, every day together. A Life Care community gives couples the opportunity to learn new hobbies and meet new people, adding variety to their daily routine.

11. Which of the following is a Life Care advantage you can give your children?

- A. Your estate will be protected
- B. They will never have to make a care decision in a crisis
- C. The time you spend with them will be quality time—not a status check
- D. Your longer lifespan allows them and your grandchildren more time to spend with you
- E. All of the above

Correct Answer: E

Maintaining your independence, good health, social involvement, financial security and peace of mind for both you and your family are perhaps the most important gifts you can give your children.