What does a Life Plan Community really offer?

"Life plan community" is a relatively new term in the senior living niche, but it's become increasingly popular as more seniors seek the best possible future lifestyle. Many Kisco communities are life plan communities, and there are thought to be as many as 2,000 nationwide.

But what is a life plan community? And is a life plan community the best option when moving to senior accommodation? Here's a look at what life plan communities really offer.

What's a Life Plan Community?

Life plan communities provide a continuum of care for seniors, allowing them to "age in place" within a single community setting without having to move to different accommodations as their needs change.

You can move into a life plan community for independent living and stay within the same neighborhood through assisted living, memory care, and even skilled nursing. These communities allow residents to stay close to family and friends throughout their golden years and provide greater financial stability through fixed monthly fees, regardless of the level of living.

What's the difference between life plan communities and CCRCs?

Life plan communities and continuing care retirement communities (CCRCs) are the same thing — "life plan community" is an updated, modernized name.

This new terminology has been adopted for a few reasons. The term "life plan community" reflects the fact that many people living in these communities are independent and don't require any extra care.

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With life plan communities, the transition to senior living is proactive, intentional, and planned. This is a contrast to the typical view, where the move is a care-focused reaction to changing needs.

Seniors who move into life plan communities are prepared for the long haul, allowing them to live their lives freely and fully with a continuum of care available if needed.

What age should I be to live in a life plan community?

The age limit for living in a life plan community can vary by state. For example, New York residents must be 62 years or older to meet the health and financial criteria for living in a life plan community (according to the New York State Department of Health).

However, the age at which you can move into a life plan community may depend on your individual needs. Many states, like Pennsylvania, offer life plan community options for individuals aged 55 and older.

If you're researching senior living options for yourself or a loved one, you may see that the average age for making the move is between 82 and 85. While these averages trend quite high, they also include senior living options further down the care continuum, like skilled nursing.

Regardless of your loved one's age, preparing as early and as thoroughly as possible for this phase of life is key for your comfort and peace of mind. That's exactly what life plan communities help you do.

What are the Levels of Living at a Life Plan Community?

If you're unfamiliar with the ins and outs of senior living, you might be unsure what defines the different levels of senior living at a life plan community. We know these can be confusing and daunting to navigate initially. Fortunately, life plan communities make things easy, letting seniors stay in the same place without being uprooted from their routines.

There are 4 primary living levels at life plan communities:

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1. **Independent living** — For those who would like help with day-to-day tasks, such as transportation, housekeeping, and landscaping. Many residents choose independent living because it lets them connect socially with others of a similar age and provides easy access to different levels of living as their circumstances change.
2. **Assisted living** — For people who need help with activities of daily living (ADLs), like bathing, grooming, and eating. They may also need assistance with health-related tasks, like managing their medication and making doctor's appointments. But assisted living isn't restrictive; residents still have the freedom to choose their own schedules and activities.
3. **Memory care** — A specialized living level for seniors with Alzheimer's disease, dementia, and other similar memory-related conditions. This living level provides 24/7 support if needed, in a living space designed to help residents live a fulfilling life.
4. **Skilled nursing / Rehabilitation** — Skilled nursing and rehabilitation are for residents recovering from short- or long-term injuries or illnesses, usually after a hospital stay. Skilled nursing is temporary and helps support residents as they recuperate.

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How Does Paying for a Life Plan Community Work?

One of the biggest pros of living in a life plan community is predictable finances — you'll know exactly how much you need to pay monthly without the uncertainty of out-of-pocket living expenses or personalized care needs.

When moving into a life plan community, you'll usually pay a deposit and a one-time upfront fee, followed by a monthly maintenance fee.

These maintenance fees range from hundreds to thousands of dollars per month, depending on the community. Many communities charge a deposit equal to a month's rent, but this varies by policy. For example, all Kisco communities charge a $1,500 deposit regardless of the size of the accommodation or the community's location.

Regardless of your senior living plans or goals, all families benefit from consulting with a financial advisor. This will help you and your loved ones navigate the moving process and

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allocate the right funds for your future.

Contract options available at life plan communities

Life plan communities offer two main types of "life contracts" that qualify seniors for this type of accommodation. These contracts create a lifetime agreement between the resident and community to secure a monthly fee that won't change regardless of the living level.

The 2 most common contract options you'll find are:

1. **Type A Life Contract (Standard)** — Provides unlimited access to assisted living support and skilled nursing. It has the highest upfront one-time fee attached.
2. **Modified Type B Contract (Most common alternative)** — Includes an obligation for independent housing and resident services, but specifies only a certain number of days for skilled nursing. These contracts can also include an assisted living benefit, which prevents any change to monthly fees during the benefit period if a resident is in assisted living.

You'll also find **Fee-for-Service Contracts**, where residents pay monthly market rates for assisted and independent living. This gives residents greater control over their assets but less long-term financial security.

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What Lifestyle Amenities and Activities Do Life Plan Communities Offer?

The amenities and activities available at life plan communities vary widely. Premium accommodation, such as Kisco Senior Living communities, offers resort-style hospitality that supports holistic wellness for the mind, body, and soul.

For example, Kisco Signature communities feature over 20 distinct amenities and 50 weekly activities. Unique Signature amenities include pet-friendly accommodations with on-site bark parks and the Signature Travel Program, which allows residents to vacation at

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other Signature locations with complimentary accommodations.

With freedom from home maintenance and access to dozens of adventures on their doorstep, life plan community residents can live life their way. Getting involved with what's on the calendar can help create lasting friendships through clubs, team sports, religious services, and more.

Notable amenities at Life Plan Communities include:

- Multiple dining rooms
- Indoor and outdoor swimming pools
- Fitness centers
- Games rooms
- Lounges
- Art studios
- Libraries
- Theaters
- Salons
- Spas
- Courtyards / gardens

Notable activities at Life Plan Communities include:

- Movie nights
- Trivia quizzes
- Volunteer programs
- Religious services
- Community outings
- Personal training sessions
- Sports clubs

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- Book clubs
- Live seminars
- Live music recitals
- College-level classes
- Workshops (pottery, painting, woodwork, etc.)

RELATED READING: What Kinds of Enrichment Activities Can I Expect in Senior Living?

How Does a Life Plan Community Provide Peace of Mind for Residents and Families?

Life plan communities are more popular than ever as seniors look to take control of and plan for their futures. Their adult children are also more involved than in the past, but more in support than in caregiving roles, helping with moving, financial planning, and care plan meetings. Seniors increasingly want confidence that their future is secure and that a plan is in place for when their needs change.

Living in a life plan community provides seniors with emotional peace of mind — they're happy knowing they've taken control of the situation while they're healthy, making choices that feel right for them. They also have financial peace of mind, knowing that they won't have unexpected expenses later in life as their needs change.

Life plan communities help families rest easier, too. Families are relieved to know that their loved one will be able to stay in one place as they age, without worrying about having to take over their care or providing substantial financial support. This lets adult children focus on spending quality time with their parents, knowing that they're looked after in all aspects of their lives.

Should You Consider Living at a Life Plan Community?

So, is a life plan community right for you? You'll thrive at a life plan community if you're:

- proactive about your future and want to make your own decisions

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- an active person who wants to nurture their mind, body, and soul
- outgoing and like to meet new people and make new friends
- community-oriented and want to stay close to family and friends
- looking forward to not taking care of home tasks like driving, housework, and landscaping
- part of a couple with differing living needs that want to stay together in the same community

We know it can be scary to think about big changes to your life as you get older, but it's important to recognize when it's time to start thinking ahead to secure the future you want for yourself. Making a preemptive decision about a life plan community can give you financial and emotional freedom and security.

If you do decide to look into a life plan community, ask lots of questions to determine whether it's a good fit for your lifestyle, and watch for red flags.

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