



**Keystone
Commons**

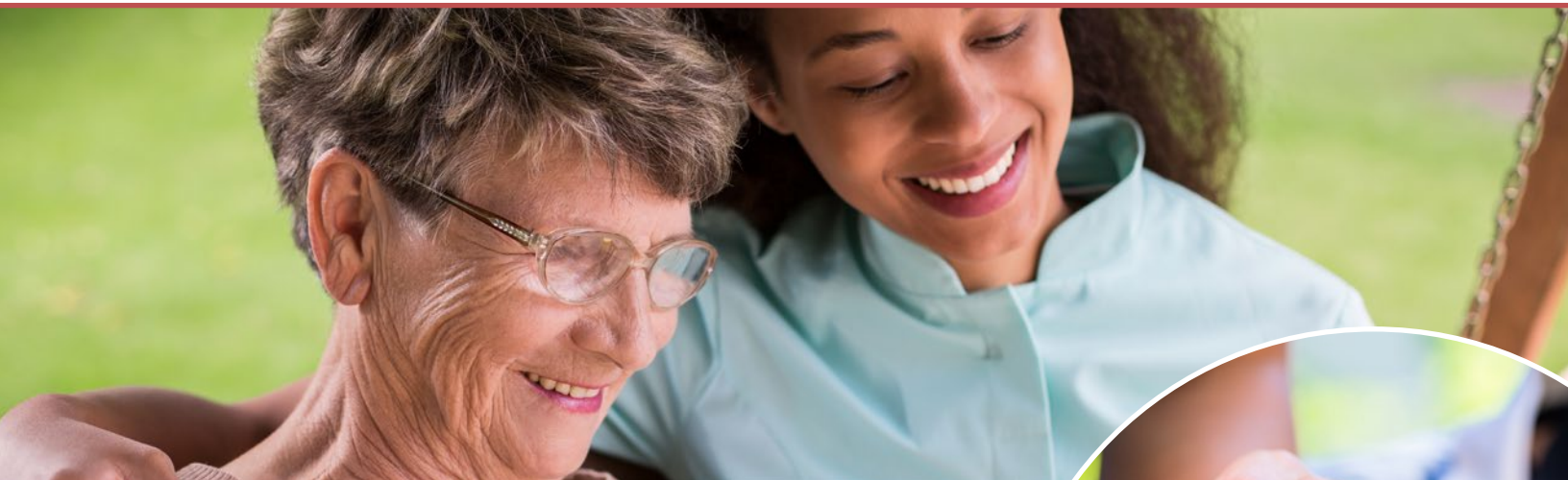
A Life Fulfilling Retirement Community

THE COMPLETE GUIDE TO ASSISTED LIVING

7

Insider Tips To Choose The Best Retirement Community For Your Loved One





The Complete Guide To Assisted Living:

7 Top Insider Tips To Help You Choose The Best Assisted Living Community For You Or Your Loved One



The process of choosing an Assisted Living Community for you or your loved one can bring on many complex and challenging feelings. Sometimes, acknowledging the necessity for this transition may even bring on uncertainty and guilt, but it doesn't have to be this way!

When you first begin considering Assisted Living you may be asking yourself:

- Is this the right decision?
- How will this help improve quality of life?
- Is Assisted Living even affordable?
- How do I go about finding the right community?

Asking yourself these and many other questions is completely normal. Of course, you want the best for yourself or your loved one!

We created this guide to empower everyone involved, providing you with all the tools and tips (as well as some important red flags to watch out for along the way) so that you can navigate the journey and create a positive and empowering transition! Throughout the guide, you'll see space to take notes, jot down questions and collect all the information you'll need to make the best decision for you.



MYTH BUSTING

Myth:
Assisted Living is just a fancy title
for a nursing home.

Not true!

We've discovered that many who are anxious about this transition have a misconception of Assisted Living Communities. They imagine a traditional 'nursing home' and can't imagine that this environment would be beneficial.

Nothing could be further from the truth!

The right Assisted Living Community can invigorate you or your loved one, providing a safe and caring environment that also encourages freedom, independence, and opportunities for an active social life. It can not only help slow (or even completely avoid) early decline but offer you or your loved one a new lease on life!



At Keystone, we are a leading provider for Senior Living Communities in the United States. We have over 30 years' experience, providing professional, loving care to more than 50,000 seniors. We understand better than anyone that this can be a stressful time—that's why we're here to help.



Inside this book:

Inside the pages of this guide you'll find the answers to the most common questions we are asked about making the transition to Assisted Living, enabling you and your loved one the ability to navigate the transition with ease.

You'll discover:

- 6+ tell-tale signs it's time to consider Assisted Living for you or your loved one.
- The little-known truth about Assisted Living Communities vs In-Home Care.
- How to determine which Assisted Living Community is the best fit.
- Red Flags you should be aware of when comparing Assisted Living Communities.
- Top Insider Questions to ask any Assisted Living Community you are considering.
- How Betty from North Liberty saved \$27,000+ per year when she chose an Assisted Living community over In-Home Care.
- The 'invisible medicine' helping thousands of seniors add longevity and happiness to their lives.
- Simple tips you can use to start the conversation about Assisted Living without offending your loved one or stressing your relationship.
- The easy way to begin the dreaded 'money' conversation.
- **BONUS:** Our exclusive 'Community Evaluation' tool containing the top 13 questions you **MUST** ask any Assisted Living Community to know if they are the right fit.

By the time you've finished reading, you'll have all the information you need for a seamless transition into the next chapter of life, enabling you or your loved one to feel as healthy, socially active and independent as possible during the golden years.

Let's get started!



Step #1: Determine If It Is Time For Assisted Living

There are many reasons you might be researching Assisted Living Communities.

- A recent fall or incident—possibly more than one.
- Evidence of issues with memory or recall.
- Signs of stress or overwhelm dealing with the challenges of everyday life.
- Needing physical assistance with some activities (such as getting dressed or taking medications).



Naturally, you desire safety, happiness and proper care. So how do you evaluate your concerns to determine if the time for transition is at hand?

One of the most helpful ways to determine if it is time for Assisted Living is to evaluate the **Six Main Activities Of Daily Living (ADLs)** and determine if the difficulty is being experienced in any of these areas.

Over the next week, observe yourself or your loved one and evaluate the ability to perform the following tasks. We've included space for you to take notes, which can be extremely helpful to share when you begin exploring Assisted Living Communities.



The Six Main Activities Of Daily Living:

1. Bathing and grooming

Independently shower and perform grooming activities such as shaving or brushing teeth?

2. Dressing

Get dressed and undressed without aid?

3. Meal Preparation and Feeding

Prepare and cook nutritious meals and feed themselves?

4. Mobility

Move independently from place to place, e.g. from the couch to the bed?

5. Safe Restroom Use

Get on and off the toilet without assistance?

6. Continence

Have control over their bladder and bowel functions?



Beyond these main activities of daily living (ADLs) we also consider other more complicated tasks, called **Instrumental Activities Of Daily Living (IADLs)**. These are common additional tasks necessary to live independently.

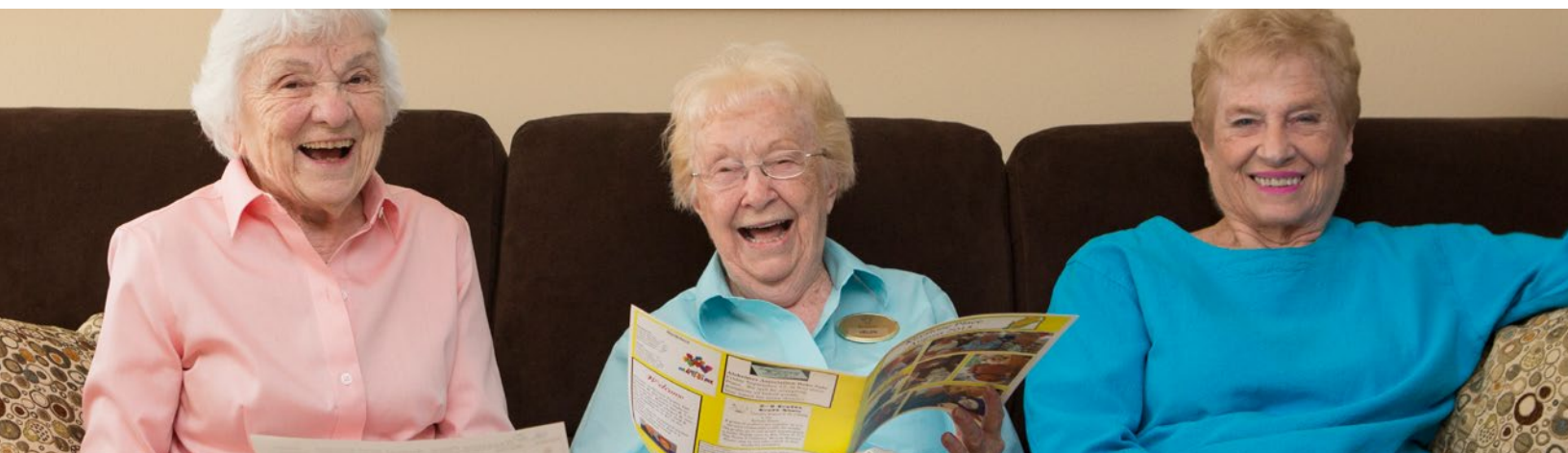
Instrumental Activities Of Daily Living (IADLs) may include the ability to:

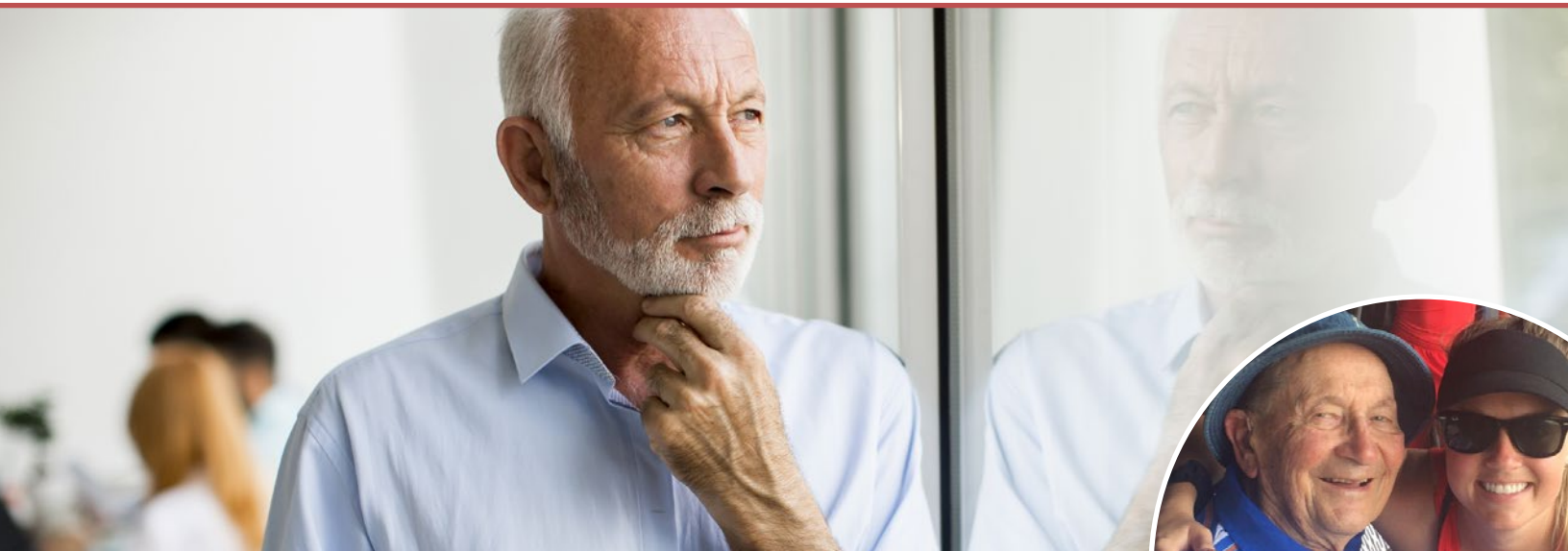
- use a telephone
- manage and take medications
- maintain a clean and hygienic household
- manage personal finances
- shop for groceries
- drive or safely access transportation.



INSIDER TIP:

You or your loved one may be physically able to perform all these tasks, but may experience problems with memory or decision making. Forgetfulness when paying bills or struggling to take medication at the correct time daily are common signs it may be time to consider an Assisted Living Community.





Step #2: Understand Your Options

When it comes to choosing the best care, there are two main alternatives to consider:

1. In-Home Care

In-home care is necessary assistance provided in order to allow a senior to safely continue living in the comfort of their current home.

Who is it suitable for?

Seniors who wish to remain at home, but require assistance with the tasks of daily living.

What kind of care is involved?

The type of care can vary greatly, from companionship to supervision to personal care. Typically, assistance is given to perform ADLs or IADLs such as bathing, toileting, shopping, meal preparation, laundry and housekeeping.

MYTH BUSTING

Myth: Home Is The Best Place To Be.

Untrue! A big misconception is that home is always the best place to be. In fact, more often than not, remaining at home can be detrimental to overall health and well-being and lead to early deterioration or worsening of any current conditions, even with in-home care.



2. Assisted Living Community

Assisted Living Communities allow people to maintain, and even improve, their freedom and independence while receiving the care they need daily as a member of a vibrant Senior Living Community.

Who is it suitable for?

Assisted Living is perfect for seniors who require assistance with one or more of the Activities of Daily Living or Instrumental Activities of Daily Living, or show early signs of cognitive decline.

What kind of care is involved?

Assisted Living Communities provide residents with assistance in the areas they need. Whether that be taking medication correctly, preparing and eating meals, or assisting with bathing and grooming, you will have the peace of mind that comes with knowing you or your loved one will receive the care needed to be safe and live life to the fullest.

What types of living arrangements are common?

Residents live in private apartments or rooms with amenities such as a private bathroom, bedroom and kitchenette. This ensures residents can maintain their privacy, dignity and autonomy.

Why choose Assisted Living over in-home Care?

Assisted Living Communities usually have a range of features to make things easier for residents, such as weekly housekeeping, personal care services, transportation and trained care associates. Many also offer social activities to help residents live full and active lives.



At Keystone Communities, residents enjoy an extensive range of activities such as Tai Chi, strength training, bingo, poker, restaurant outings, pet therapy, spiritual services, cooking demos and even live music.



The 3 main advantages of Assisted Living over in-home care.

- 1. Assisted Living provides access to assistance 24 hours a day, 7 days a week.**
In-home care means seniors only receive help during the hours their caregiver is present. Unlike in-home care, assisted living gives you added peace of mind knowing you or your loved one has onsite assistance available 24/7.
- 2. Lower cost.** There is a misconception that assisted living is cost prohibitive. The little known truth, however, is that even when compared to part-time in-home care, assisted living is substantially more affordable. Turn to page 10 to see a real-life example of this.
- 3. Social and Cognitive Benefits.** Assisted Living residents often experience improvement in memory, emotional and spiritual well-being and physical capabilities once they settle in and get the appropriate level of care. The extra assistance provided ensures you or your loved one can spend their time doing things they enjoy, like taking part in social activities and making new friends. Overall, moving to an Assisted Living Community helps avoid early decline and improves quality of life.

MYTH BUSTING

Myth:
In-home care is WAY less expensive than Assisted Living.

The opposite is true! In-home care becomes incredibly expensive should you or your loved one require a caregiver to be present full time. It can quite easily add up to over \$200,000 per year. On top of this, it often requires costly modifications to the home—such as a walk-in shower with rails or seating—to ensure their current residence remains a safe place.





Real-Life Case Study:

How Betty saved more than \$28,000 per year by choosing Assisted Living

About a year ago, Heather from North Liberty, Iowa brought her mother Betty to visit one of our communities. Betty had been experiencing progressive physical decline and minor forgetfulness requiring increasing amounts of care and support—more than Heather could realistically provide on her own.

Neither Betty nor Heather were convinced that Assisted Living was right for them. Both mother and daughter were concerned about the cost of moving into an Assisted Living Community and under the assumption that the investment would be significantly higher than Betty's current expenses.

Betty had lived in her home for 40+ years, and the mortgage was paid in full. Betty, like many women her age, was proud of being frugal. She had always been extremely thoughtful about how she spent her money and was already feeling anxious about both the expenses and logistics of having a caregiver come to her home.

Betty also confided to our Senior Living Counselor that she disliked the added stress the current arrangement put on her daughter. Although Betty was currently receiving in-home care for 4 hours each day, both women readily admitted they preferred Betty to have care and companionship for most of the day.

As the closest daughter, Heather was acting as the main caregiver and companion of Betty and this was taking its toll. Even if they hired someone for additional hours, it would still leave Betty alone much of the time. Both mother and daughter were concerned about safety, and, particularly for Betty, she struggled with sadness over the lack of social interaction and the independence she used to enjoy.

When Betty met with our Senior Living Counselor, she warned her saying



"I am only getting information for the future when this becomes absolutely necessary. This is likely way more than I can afford. Besides, I'm managing just fine."

But both Betty and Heather were thrilled (and more than slightly shocked) to realize that Betty would save more than \$28,000 a year by moving into her own Assisted Living apartment at a Keystone Community.

Once they fully understood all the additional benefits of Assisted Living (the services, amenities, entertainment, activities, social opportunities, not to mention greater independence and 24/7 onsite personal care staff) they couldn't help but choose Keystone as Betty's new home for the next chapter of her life.

This story reflects a scenario that is far more common than you might think. More than 85% of our residents find themselves saving significant money after moving to Keystone, and their families are thrilled with the positive impact the transition has on their loved one's physical, mental, emotional and social well-being!

One year later, Betty is completely settled in and has become a vital part of the community. Beyond the financial savings, Heather reports that Betty's forgetfulness has actually decreased since the move. Betty has reengaged with her passion for art by joining the weekly painting class and has found a new love for tai chi, which has significantly helped her overall mobility issues.

Most importantly, Heather shared that Betty's loneliness has lifted, and she seems excited about life. Heather feels like she has her mom back again!

Below is a complete breakdown of Betty's former at-home living expenses in comparison to the expenses she now has living in Assisted Living at a Keystone Community. If you would like to calculate your own comparison, you will find a helpful worksheet on page 38 of this guide.



The numbers below represent rates at the Keystone community Betty chose and her personal financials. Numbers will vary based on which Keystone community you are interested in; nonetheless, we have found that more than 85% of our residents realize significant savings regardless of location. Please use the worksheet on page 38 to discover your potential savings.

Expenses	Betty's In-Home Monthly Cost	Betty's In-Home Yearly Cost	Keystone Monthly Assisted Living Cost at the community Betty chose	Keystone Yearly Assisted Living Cost at the community Betty chose
Property Taxes & Homeowner's Insurance (Based on home valued at \$320,000)	\$616	\$7,392	n/a	n/a
Rent/Mortgage	\$0	\$0	\$4,890	\$58,680
Utilities (Electricity, heating, cooling, water & waste)	\$270	\$3,240	Included	Included
Food	\$740	\$8,880	Included (1)	Included (1)
Maintenance & Repair Costs (2% of home value)	\$533	\$6,400	Included	Included
\$320,000 in equity from home sale invested at 3% a year (not accounting for closing costs)	\$800	\$9,600	n/a	n/a
Housekeeping Services	\$200	\$2,400	Included	Included
Property Maintenance (Lawn cutting/landscaping/snow removal)	\$200	\$2,400	Included	Included
Pest Control	\$40	\$480	Included	Included
Cable TV/Internet Service	\$125	\$1,500	Included	Included
Home Security System	\$45	\$540	Included	Included
Medical Alert System	\$35	\$420	Included	Included



Expenses	Betty's In-Home Monthly Cost	Betty's In-Home Yearly Cost	Keystone Monthly Assisted Living Cost at the community Betty chose	Keystone Yearly Assisted Living Cost at the community Betty chose
Transportation (Vehicle, gas, insurance, maintenance, repairs or other transportation service/rideshare costs)	\$450	\$5,400	Included (2)	Included (2)
Cleaning/household Supplies	\$50	\$600	Included (3)	Included (3)
Social & Entertainment	\$150	\$1,800	Included	Included
In Home Care and Companionship (4 hours/day, 28 hours/week @ \$24.50/hour)	\$2,973	\$35,676	Included	Included
Grand Total	\$7,227	\$86,728	\$4,890	\$58,680

Note 2 - Scheduled transportation to shopping, activities, events and doctors appointments is included free of charge. Other transportation is available at a nominal charge depending on the community.

Note 3 - Weekly Housekeeping cleaning supplies included. Personal cleaning/household supplies are resident expenses.

[illegible]



Step #3: Start the Conversation

Many seniors may initially prefer the familiarity of remaining in their current home, but this preference may also be related to inaccurate information or unfounded fears. We know that due to concerns with health, physical limitations, memory deficiencies and socialization, the current home is not always the safest or healthiest choice. Additionally, the pressure and vigilance required by remaining at home may be taking a toll on your health and on your family.

If you are reading this guide in order to help your loved one come around to the benefits of Assisted Living, here are some steps you can take to have an enjoyable conversation and increase the chances of a positive outcome.



1. Understand What Matters The Most To Them.

Fully understanding your loved one's current position and motivation as well as approaching the situation by prioritizing what they value the most can help them open to the change far more quickly than any amount of pressure or logic ever could.

It is vital to fully understand these aspects of their personality and preferences so that you can paint the transition in a light that will maintain or strengthen these values.

Questions to ask to help you understand your loved one's values:

- What are the aspects of current life that give your loved ones their sense of identity, comfort and security?
- What are their most important accomplishments and points of personal pride?
- How do they show their love, affection and appreciation for the people they care about?
- What are the aspects of their current life that related most strongly to their memories and sense of personal identity?



2. Identify their Current State of Mind

When it comes to making a major life decision, your loved one likely falls into one of the following four stages. Identifying and understanding the unique challenges of each stage can help you have a personalized approach that is most likely to connect with their current frame of mind.

Denial Stage

If your loved one is in the denial stage, they may not be aware of or accept the potential consequences of inaction. They do not feel anxiety because they do not acknowledge the need.

A loved one in denial might say:

"So what if I fell? I survived the War!"

"I love my home. I'm never moving!"

Thinking Stage

Your loved one is likely aware of their problems and willing to explore options, but still may resist and procrastinate, preferring to wait for a magical solution that allows life to stay the same.

A loved one in the Thinking Stage might say:

*"I am having some problems,
but I am managing okay"*

*"My daughter really helps
with everything"*

Planning Stage

Your loved one may acknowledge their problems and be open to discussion and to consider options, but not ready to act.

A loved one in the Planning Stage might say:

"I don't know what I'd do with all my stuff."

*"I can't think about the move right now,
but let's talk after the holidays."*

Action Stage

Now your loved one is open to making specific commitments, such as a moving plan, community or date. They may ask questions that show they are envisioning themselves in their new community.

A loved one in the Action Stage might say:

"Do you think all my stuff will fit?"

*"Tell me more about the food at
this community"*



3. Begin the conversation

Be patient and wait for the right moment.

Unless the situation at hand is emergent and immediate safety is at stake, take a slow and steady approach. Choose your moment carefully and always ask if it feels like a good time for your loved one as well.

Plant the seed and respect their autonomy

It is important to broach the subject without making them feel railroaded. Focus on diplomacy and patience—a light-hearted approach is best. Help them feel they are still in control of their lives and experiences by making suggestions vs demands— helping them maintain a sense of autonomy and independence is paramount.

Keep it low pressure.

You may have several family members who want to be involved, but it is important the conversation not feel like an intervention or interrogation. Consider including just one or two of the closest family members to start.

Keep it positive!

Help your loved one begin to see how wonderful Assisted Living could be by focusing on the many benefits, enabling them to see the positive sides of a new chapter, rather than focusing on the ending of one.

If at first you don't succeed (try, try again)

Know that a challenging initial conversation is not the end of the world! Remember, your loved one is facing a major transition, and it may simply take time to come around. Revisiting the previous section on identifying their state of mind may give you some powerful insight into what the next steps should be to further the conversation.



INSIDER TIP:

An experience like a fall, forgetting to take medications or complaints about loneliness or boredom are natural openers to allow your loved one to contemplate the potential impact of leaving things as is.



INSIDER TIP:

Reasons to choose Assisted Living

- » No more pressure to clean, upkeep and maintain a home—housekeeping and maintenance are all included and worry-free.
- » Significantly reduce the stress and expense of hiring outside service staff. Although residents are welcome to bring in outside caregivers for personal preference or to meet additional needs, most find this never necessary.
- » No more figuring out what to do or coping with loneliness. Social interaction, the boost of new friends and engaging activities are all built into Assisted Living.
- » No need to go grocery shopping, enjoy a professional chef creating fully prepared, nutritious and delicious meals and snacks.





Step #4:

Understand The Financial Capacity Of Your Loved Ones

Money can be a tricky subject. Did you know that more than 50% of people would rather have the dreaded 'birds and the bees' talk with their own children than discuss financial matters with their loved ones?

If you are reading this guide in order to help your loved one, no matter how reluctant you may feel about having this conversation, you need to understand your loved one's financial capacity to cover the expenses of an Assisted Living Community.

Good news! Contrary to popular belief the conversation doesn't have to be painful. We have a few tips to make the process a whole lot simpler.

1. Ease into the conversation

This simple tip can not only make the conversation about money more manageable, but it can also be a great way to bring up the discussion about finances. Springing potentially difficult topics on your loved ones may cause them to become defensive and make things more complicated than they need to be.

- Choose a time when your loved ones are not stressed or distracted.
- Tell them there is something you would like to discuss and share your intention for the conversation. For example: "I have something I want to discuss with you, and my intention is for us to have a meaningful and enjoyable conversation for both of us."
- IMPORTANT: Ask if now is a good time to discuss it.



2. Involve the right people

Consider who else should be a part of the conversation.

- Decide on the key individuals to include. Do you have siblings? Can your partner help?
- Having all key decision-makers present eliminates the confusion possible when duplicating conversations.
- IMPORTANT: Keep the number of people small, only including those who are truly necessary. You want your loved one to feel supported and assisted rather than ambushed.



3. Set goals

Before approaching your loved ones, you need to set goals regarding your desired outcome.

- What information do you need in order to relax, knowing your loved one's finances are in good hands?
- Make sure your goals are specific and measurable so that you are able to assess the success of the conversation.

4. Keep the conversation full of love

Being open and demonstrating that you are coming from a place of love will make the conversation more relaxed and help avoid potential conflict.

- Avoid starting with direct questions about assets or savings.
- Consider starting off with an anecdote. As an example, perhaps you have a friend whose loved ones passed away recently without leaving any financial direction.
- You may also wish to share details of your own finances and allow your loved ones to follow your lead.



5. Don't be deterred by initial resistance

It is essential to remain patient with the process. It is common for people to become suspicious or defensive when discussing their financial situation, common reasons for this include:

- Not fully understanding why you need to know these details.
- Not fully realizing their reduced ability to keep on top of their financial responsibilities.
- Pride and/or overall confusion may prevent your loved one from understanding your reasoning.

6. Manage your expectations

Don't expect your loved ones to divulge all their details to you instantly. With time and patience, they will see that you are simply here for their benefit and will let you take on greater responsibility.

- Start small. For instance, you may ask to become part of their monthly bill-paying process.
- Leave control in their hands where possible.
- Explain that you are merely trying to help, not take over completely.

These tips will make the conversation easier on both you and your loved ones. By approaching the topic with love and care, you'll be able to create an open and respectful dialogue with your loved ones. Understanding their financial situation and becoming part of the process will allow you to help them transition into an Assisted Living Community far more easily.

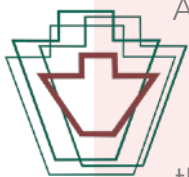


Step #5: Do Your Research

When you first begin learning about Assisted Living you may be unsure where to start. Researching the various options available can ease a lot of stress regarding the decision. By doing your research you will uncover all your options, be able to determine what is most important, and find a community that best meets those needs.



INSIDER TIP:



At Keystone, our helpful Senior Living Counselors suggest reframing the transition as simply the next amazing chapter of your loved one's life, one that is not only natural but will be beneficial to their wellbeing. Sometimes, this simple shift in perspective can make the entire task more exciting than daunting.



1. Write down the key criteria for you or your loved one.

Deciding which factors matter most will help make the process of filtering through your options much more straightforward. Some examples may include:

- Location of the community
- Amenities
- Cost
- Levels of care offered
- Social activities and entertainment
- Transportation
- Apartment size and Lease terms



INSIDER TIP:

To avoid confusion, our Senior Living Counselors suggest limiting your shortlist to 3-5 of the best-fit communities. Considering any more than 5 communities can leave you overwhelmed. Trust your instincts and take your time.

2. Find Assisted Living Communities in your desired area.

- Review websites, online reviews and seek recommendations from local professionals who work with seniors to create a comprehensive list of all of the communities in your area.
- From this list, compare each property to the key criteria you determined in Step One and cross off any communities that do not meet your needs.
- Create a shortlist of your favorite potential communities.
- As you do your research on each of these, remember to pay close attention to the features and amenities of each community and make notes on what they offer their residents.



3. **Write down any questions you might have for each community.**

What lingering questions or concerns were you not able to get answered online or through your additional research? If possible, involve your loved one in creating this list so that all of their questions can be answered as well.

HELPFUL RESOURCE: Check out page 30 of this guide for a suggested list of the most powerful questions you can ask each community.

4. **Contact each community to speak with a staff member who specializes in assisting prospective residents.**

Each community should have trained staff who will:

- Take the time to get to know you and fully understand your situation and needs.
- Go over your list of questions and address any concerns.
- Take the time to respond to each of your concerns and ensure you have all of the information you need to take the next steps.
- Help you schedule a tour if desired.





INSIDER TIP:

What you should expect when speaking with an expert at an Assisted Living Community

Every community should have staff who will happily listen to your concerns, answer your questions and actively try to understand your situation. They should be patient and show care and understanding, providing time and space for you to feel comfortable speaking about both the logistics and the emotional realities of your unique situation.

Assisted Living Communities should also be open to arranging a home visit to help understand your loved one's current care needs and create connection.



RED FLAG: When talking with potential communities, if you don't feel their #1 goal is to provide caring guidance and support, you are in the wrong place.

No matter which community you choose, the staff should be dedicated to helping provide you with valuable information and assist you with making this decision.

You should feel supported throughout the process, never pressured to sign on the dotted line.



At Keystone, each community is staffed with compassionate and knowledgeable Senior Living Counselors. Each of our Counselors has extensive experience and training to assist you and your family in creating a fulfilling, safe and enjoyable life for you or your loved one.

Our Keystone company-wide intention is to understand your situation and provide guidance and support along the way REGARDLESS of your decision. Whether you move into one of our communities or not, we are here to help!



5. Set up a tour with each community you are still interested in.

Regardless of how much information you collect online or over the phone, there is no substitute for experiencing the community in person.

- You may wish to initially view the community on your own or you may choose to bring your loved one with you on the first visit, the community staff can help you make the decision that is best for your situation.
- Request a tour that allows you and your loved one to experience an activity they enjoy and/or a meal in the community in order to have a more complete experience and interact with other community residents.
- Bring a pen and paper to take notes and record any questions or concerns that come up during your tour.
- If any additional questions have surfaced since your initial phone conversation, be sure to bring these with you in written format so you don't forget.



RED FLAG: Any community that does not allow you the opportunity to have private communication with residents or staff is a cause for concern. Assisted Living Communities that are focused on providing the best experience for both residents and staff have nothing to hide.

6. Write out a list of pros and cons for each community and use this to make your final selection.

Now that you have visited each of the potential communities on your list, it's time to create a detailed comparison.

- As you list the pros and cons of each community keep your list of key criteria close by and make sure that they are met.
- Be sure to get feedback on these lists from your loved one. Having your loved one's involvement is critical for a smooth transition.



7. Trust Your Instincts

Now that you have collected all the information and experienced the community first hand, ask yourself how you feel.

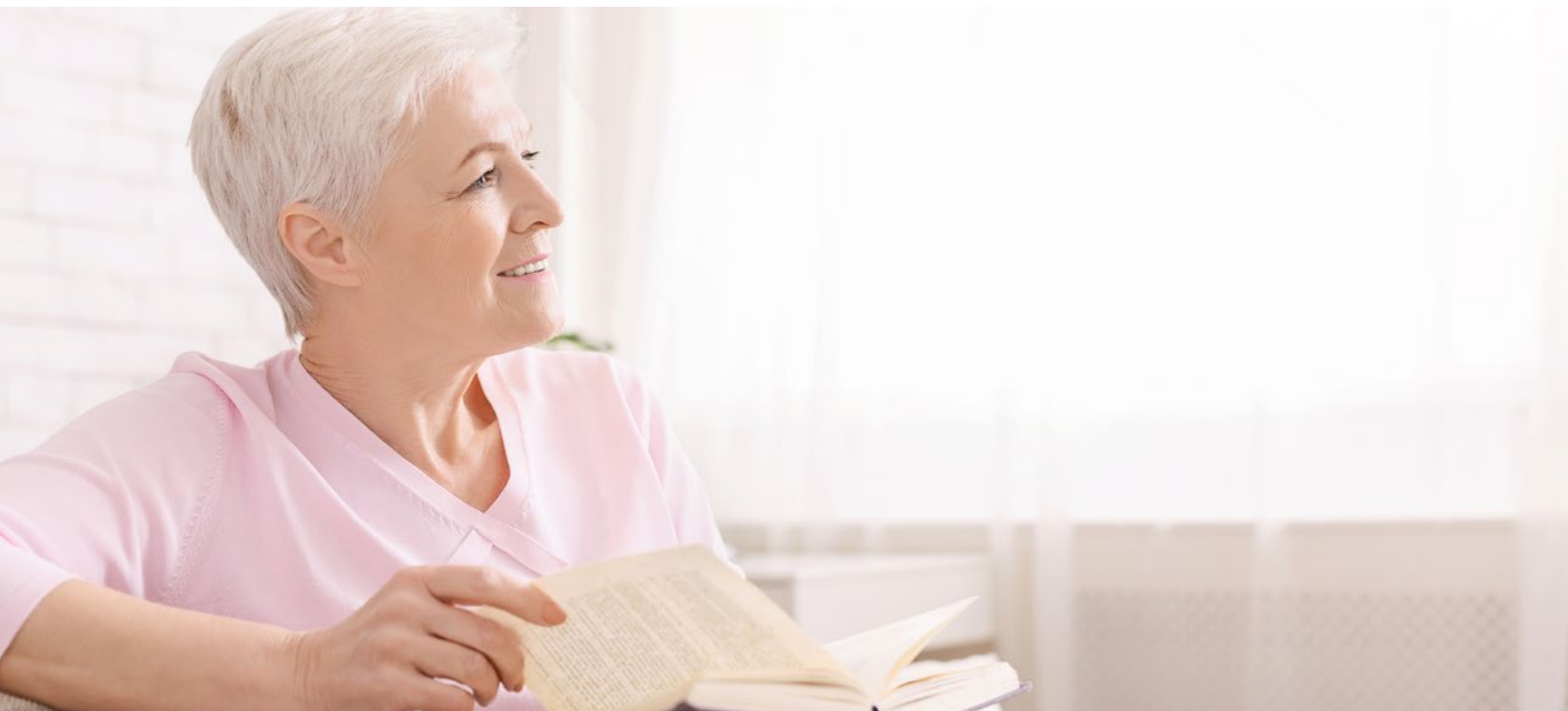
- Can you see yourself or your loved one living in this community?
- Does this community have the potential to feel like home?
- Did you feel fully supported (and not pressured) throughout your decision-making process?

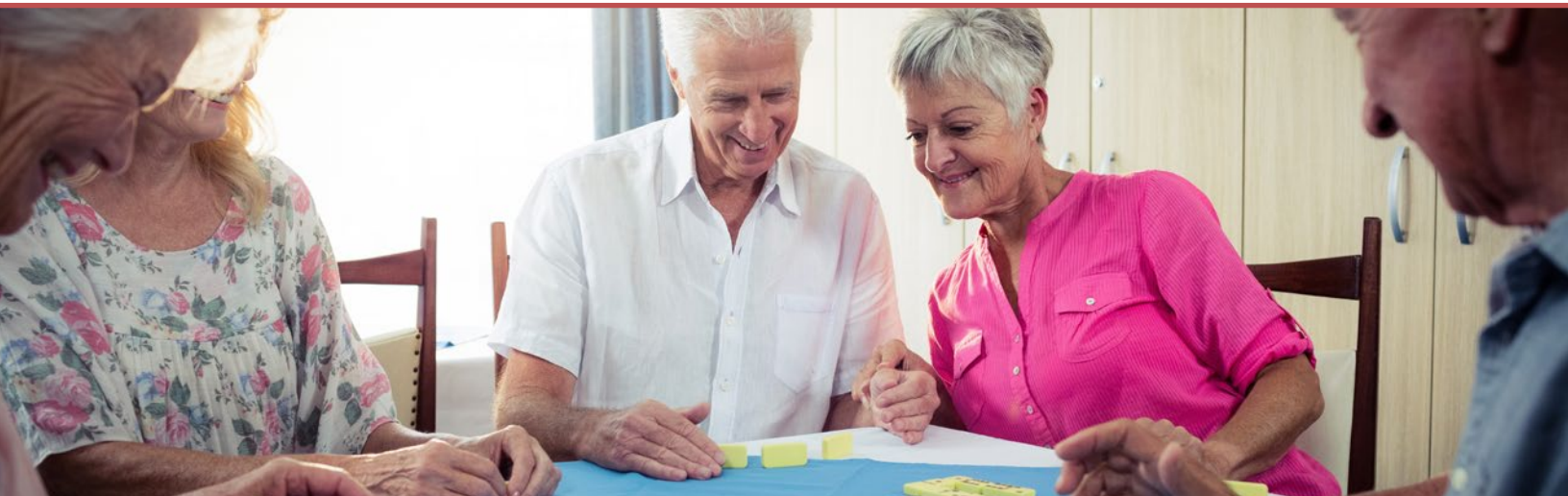


INSIDER TIP:

*Trust your instincts
but DON'T DELAY*

Yes, this is a significant decision that shouldn't be rushed. At the same time, delaying your choice can have long-term negative implications for health and wellbeing. Countless studies have shown that seniors experience immediate and measurable improvements mentally, physically, emotionally and spiritually following the transition to a high-quality Assisted Living Community.





Step #6:

Choose An Assisted Living Community That Fosters Social Interaction

Sadly, tens of thousands of Seniors suffer from loneliness and isolation. What many people don't realize is the detrimental effect this can have on a person's health.

This fact is why we refer to the innate socialization of our Assisted Living communities to be the "invisible medicine" that helps our residents add longevity, health and happiness to their lives.

DID YOU KNOW?

Loneliness can increase the risk of dementia by up to 40% and reduce life expectancy more than physical inactivity or obesity. Loneliness can take a severe toll on a person's mental and physical wellbeing, decreasing both the length and quality of a person's life.

It's no surprise, then, that becoming more socially engaged can act as a secret medicine to combat loneliness and all its adverse effects.

MYTH BUSTING

Myth: Assisted Living is the last resort

Nothing could be further from the truth. Today's top-rated Assisted Living Communities have little in common with the outdated idea of depressing nursing homes where seniors go to live as a last resort. In fact, a recent year-long study showed an increase in the overall social wellness of 69% of people who moved into a senior living community. The variety and consistency of social activities they experienced helped them to live a happier, healthier life.



This is why, when looking at senior living communities, you and your loved one need to factor in the available social activities and opportunities for residents to become involved in the community. Simply by taking this into account when considering living arrangements, you can have a huge positive influence on quality of life.

With so many benefits, moving to an assisted living community can have an exciting impact on quality of life, helping seniors to regain a sense of joy and empowerment during their golden years.

Living in a community that fosters social interaction not only works to keep residents mentally stimulated and physically active, but it can also serve to:

- Prevent early decline
- Increase confidence and self-esteem
- Improve memory and cognition
- Combat depression
- Give a greater feeling of belonging
- Improve fitness
- Reduce stress



At Keystone, we understand the true importance of social interaction and have seen the positives it can bring first-hand. That's why we offer such a wide variety of activities and entertainment to help residents engage socially and make new friends.

- Activities aimed at physical wellness (such as strength training and tai chi).
- Events focused on community involvement (such as volunteer and philanthropic opportunities).
- Opportunities for spiritual and emotional wellbeing (such as pet therapy and meditation).
- Entertainment focused on pure enjoyment (such as restaurant outings and happy hours).
- Activities designed to foster mental stimulation and capacity (such as card games and lecture series).

Keystone works to ensure our residents always have something fun planned for the day while getting the care they need.

[illegible]

INSIDER TIP:

Make sure you obtain a typical calendar of events for each community you are considering and use it to build interest and excitement about the transition to Assisted Living.





Step #7: Ask The Right Questions

At Keystone, we understand that you're not just looking for a GOOD Assisted Living Community, you are looking for the RIGHT Assisted Living Community for everyone involved.

In order to obtain all the information you need to make the right decision, it is essential to ask the right questions.

In our effort to create the most useful resource, we decided to go above and beyond the typical lists of questions you may find on Google. That's why we went straight to the experts, or trained Senior Living Counselors, to compile a list of the top 5 INSIDER questions to ask any Assisted Living Community.

Some of these questions may look basic, but you'd be surprised how infrequently they are asked and how much vital information the answers contain.

1. What is your company doing to ensure employee happiness, and how do your employees rate their overall job satisfaction?

Why ask this question?

Staff satisfaction and happiness levels go a long way in ensuring the consistency and levels of service you or your loved one will experience which is, in turn, a great measure of the health of a community.





Satisfied employees not only bring better energy and attitudes to their roles, improving the care and services they deliver on a daily basis, they are also more likely to stay with those positions for an extended period of time. This consistency is vital for seniors as it allows residents to build rapport and become increasingly comfortable in their environment. On the other hand, unhappy employees lead to a high turnover rate which creates uncertainty, disrupts emotions and can interrupt continuity of care, all of which creates opportunities for vital information about your loved one's health and well being to slip through the cracks.

Aside from speaking with employees directly, reviews are a great way to get a real sense of employee satisfaction and gauge any overall trends. Websites such as indeed.com allow you to search out a company to read reviews directly from the staff who work there - look for an average review of 4 stars or greater.



At Keystone, 86% of our employees report that we have created a great place to work which is well above the Assisted Living industry average. In fact, for multiple consistent years we have received certification as a true Great Place to Work®. All of our staff are encouraged to become a part of the Keystone community, taking part in activities and events with our residents so that they feel like an integral part of the experience. More than 92% of our employees reported their work has special meaning and is not "just a job".



Additional Questions to ask:

In addition to the numbers, try to speak to some of the caregivers who will be responsible for our loved one's care directly. You can ask:

- How long have you been employed?
- Do you ever take part in community activities?
- Do you enjoy your work?
- Do you feel like a vital part of the team/family/community?
- How involved are you in the community as a whole?
- What are the values of the community?



RED FLAG: Not being given the opportunity to speak with staff or sensing that staff are reluctant to speak openly with you may be a sign of an unhappy work environment.



2. What is a typical routine of your residents?

Why ask this question:

Many family members consider the social and educational activities and events to be 'extra' and focus instead on the medical or physical care their loved ones receive. However, insiders know that these activities are VITAL to the health and well-being of Assisted Living Residents, and a huge reason that such a vast overall improvement is experienced once seniors transition to a quality Assisted Living Community.

Additional questions to ask:

- How much 'downtime' do your residents have?
- How are nursing assistants and/or caregivers prepared to guide engagement?
- How much is TV or other passive entertainment used as a 'filler'? What is the dinner/evening routine for your residents?
- What percentage of your residents engage in entertainment and activities on weekends?
- How much time do your residents spend sleeping or in periods of inactivity?

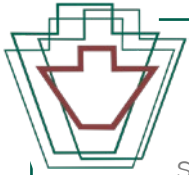


RED FLAG: More than a couple hours at a time of 'downtime' or a large dip in available activity on the weekend may be worrisome signs. Engagement opportunities exist throughout the day and 7 days a week.

3. What kind of Dementia Training has your staff had? Is this training available to the entire staff or just team members in the Memory Care area?

Why ask this question?

Although your loved one may not currently be experiencing issues, more than 50% of seniors will ultimately develop some form of memory impairment or dementia. It is important for ALL staff (not just those working directly with Memory Care residents) to understand the signs of memory impairment and how to properly respond.



At Keystone, every one of our employees—from the caregivers, to maintenance, to housekeeping— receives Virtual Dementia Training (VDT), so they know what it is like to be in the shoes of someone with memory-related illness. This enables our staff to empathize and provide exceptional care. In addition to dementia training, all staff is well versed on the benefits of our Holistic Harbors memory preserving enrichment programing.

Additional Questions To ask.

- What training does your staff receive?
- What credentials do they hold?
- How is their ongoing training handled?
- How is this updated and how frequently?
- How do you ensure they understand the unique needs of each resident?



RED FLAG: Staff with little or no training in recognizing or responding to issues related to Memory Care may leave your loved one at a disadvantage over time.



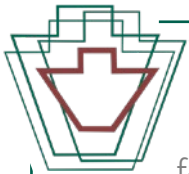


4. How do you determine the total cost?

Why ask this question?

This may seem like the most basic question of all, however, it is a vital question to ask as not all Assisted Living Communities are created equal. It is important to completely understand the pricing structure to avoid surprises after you've signed on the dotted line.

Some communities may not have the same pricing structure, nor are they all transparent about what is included in the fee. Many communities pride themselves on the 'all-inclusive' pricing model. While this may sound good at first, it is truly only great for a resident who needs constant or complex care. For most residents, this model may result in paying for services they do not receive or require.



Keystone embraces a 'service model plan' that offers multiple levels of Assisted Living pricing and flexible leases, tailored to exactly what the resident and their family require and request.



RED FLAG: "One size fits all pricing" or refusal to be fully transparent about the pricing, mentioning hidden fees later on in the conversation cause need to be concerned.

Additional questions to ask:

- Do you offer different pricing tiers for different needs?
- How do you determine pricing?
- Are all of the fees noted on the contract?
- Is there anything that may change later that will change this pricing?
- What is the term of the lease?



5. Have you ever had a citation on your Assisted Living License?

Why ask this question:

It is vitally important to choose a community that is citation free (or has been for a considerable amount of time), or at the very least can detail exactly what was done to rectify the situation.

Additional Questions to ask:

- How long have you had your Assisted Living license?
- When was your last state review?
- If you have had citations in the past what were they for?
- Have you ever been on probation?
- Can I see the review or tell me where I would find this information?



RED FLAG: A regulatory citation may be cause for concern, especially an issue related to staffing or resident neglect or poor treatment. These types of incidents could be a deal-breaker if recent and unresolved.





BONUS: Community Evaluation Checklist

When speaking with or touring an Assisted Living Community, there are an infinite amount of questions you could ask. Here is a list of the most essential questions recommended by our Senior Living Counselors.

We recommend you print out this page and use it as a helpful guide.

☐ What is the cost and what is included?

☐ Does your community do a detailed cognitive and health assessment to independently see where the individual is and coordinate the level of care needed with an individual's health care provider?

☐ What is the daily typical routine of your residents?

☐ How do you ensure the safety of residents?

☐ What medical care is available on site?

☐ How much does your staff interact and engage with residents? How are caregivers trained to guide engagement?



- ☐ What kind of dementia training has your staff had? Is this training available to the entire staff or just team members in the Memory Care area?

- ☐ How do you communicate with families?

- ☐ How do you handle complaints and feedback from residents and family members?

- ☐ Do you have any recent citations on your Assisted Living License?

- ☐ Do you have any testimonials or reviews?

- ☐ Can I speak with current residents, their family members and employees?

- ☐ What is your company doing to ensure employee happiness?



Financial Values Worksheet

It is important to have a strong understanding of your financial house prior to making the decision to move into an Assisted Living Community. We encourage you to complete this worksheet to calculate and compare your current living expenses to Keystone Living.

Expenses	In-Home Monthly Cost	In-Home Yearly Cost	Keystone Monthly Assisted Living Cost	Keystone Yearly Assisted Living Cost
Property Taxes & Homeowner's Insurance			n/a	n/a
Rent/Mortgage				
Utilities (Electricity, heating, cooling, water & waste)			Included	Included
Food			Included (1)	Included (1)
Maintenance & Repair Costs (2% of home value)			Included	Included
Possible Monthly Income Lost on Tied-Up Home Equity (\$X in equity from home sale invested at 3% a year not accounting for closing costs)			n/a	n/a
Housekeeping Services			Included	Included
Property Maintenance (Lawn cutting/landscaping/snow removal)			Included	Included
Pest Control			Included	Included
Cable TV/Internet Service			Included	Included



Continued

Expenses	In-Home Monthly Cost	In-Home Yearly Cost	Keystone Monthly Assisted Living Cost	Keystone Yearly Assisted Living Cost
Home Security System			Included	Included
Medical Alert System			Included	Included
Transportation (Vehicle, gas, insurance, maintenance, repairs or other transportation service/rideshare costs)			Included (2)	Included (2)
Cleaning/household Supplies			Included (3)	Included (3)
Social & Entertainment			Included	Included
In Home Care and Companionship X hours/day, X hours/ week @ \$(rate in your area)/hour			Included	Included
Grand Total				

Note 1 - Assisted Living includes 3 meals a day

Note 2 - Scheduled transportation to shopping, activities, events and doctors appointments is included free of charge. Other transportation is available at a nominal charge depending on the community.

Note 3 - Weekly Housekeeping cleaning supplies included. Personal cleaning/household supplies are resident expenses.



Book Your Complimentary 30 Minute No-Obligation 'Assisted Living' Consultation With Our Highly Trained Senior Living Counselors

[» BOOK YOUR CALL NOW «](#)

We hope you've found this eBook informative and helpful.

If you'd like to know more about our Assisted Living Communities and how we can help you or your loved ones thrive in the next chapter of life, get in touch with us today.

Right now, you can claim a complimentary 30-minute consultation to help you through this important transition time in your life and the lives of your loved ones.

One of our expert Senior Living Counselors will listen to your situation so they can best understand your needs, and work towards the best possible solution.

Here is an example of what you can discuss during your free consultation:

- **The exact investment required to provide you or your loved one the best quality of life possible in their golden years** — we'll thoroughly discuss your situation, and provide a detailed cost breakdown for you, no hidden fees or contract loopholes, we promise!
- **Your FREE, unbiased 'Senior Living Needs Assessment' (value \$200)** — You'll get independent 3rd party advice on when you or your loved one needs to make a change and what care options will be best for long-term health.
- **How to tell if you or your loved one really needs to get services and care at our Assisted Living community** — we'll review your Senior Living Needs Assessment with you, which breaks down your loved one's needs and risk factors and give you our honest assessment of the Senior Living care level best suited to their unique needs.
- **3 simple ways to make the transition into Assisted Living easier for you or your loved one** — Getting specialized care can be a big change. These easy tips, personalized for your unique situation, can make all the difference for a smooth and enjoyable experience.
- **What you should NEVER say to your loved one when suggesting an Assisted Living community** — (this instantly puts them on the defensive and makes them shut down to your suggestions).
- **PLUS – a free guided tour of our community with complimentary lunch and 1-on-1 time with our current residents** — so you can get unbiased, transparent opinions from people who have already made the move.

PLEASE NOTE: Due to the extensive nature and time-consuming process to conduct these consultations, we only offer a limited amount each month. Click the link below to claim your session now.

[» BOOK YOUR CALL NOW «](#)