

# MAKE YOUR MOVE:

A step-by-step guide for moving  
into senior living.



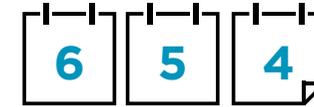


## WHAT WOULD IT TAKE?

Have you ever wondered about moving to a senior living community? “What would it take?” you ask yourself. While the idea of choosing a new residence, selling your home, packing and moving may seem daunting at first, it helps to view each stage of the process as a series of smaller projects.

This guide divides the moving process into stages, with smaller steps to complete each stage. By tackling the process one step at a time, you can move forward at your own pace and gain confidence along the way.

So if you’re ready to take the first step, turn the page and use this guide as a bridge to your new life.



Months before making move

## COLLECT INFORMATION

The more you know about your senior living options, the easier your decision will be. You'll want to research the various kinds of communities, consider their locations and compare costs. You should also consult a real estate agent and arrange home repairs (if needed).

**There's plenty to do, but you don't have to tackle it all at once. Take it a day — and a task — at a time, and in three months, you'll see progress.**



## What Do You Want?

This is a move that should give you more freedom to do the things you want to do. Would you rather be at a yoga class than waiting for a plumber? Or attend a play or movie without having to get in your car? Or perhaps you'd like to spend more time painting, writing or creating something with your own hands, but the lawn needs mowing or the leaves need raking. At a senior living community like Sedgebrook, you'll have the time and opportunities to pursue your interests, develop your talents, or travel without having to worry about your home.

## Know Your Continuum

As you research retirement communities, you'll hear the terms "Continuing Care Retirement Community" (CCRC) and "Life Plan Community." Both refer to a senior living community that offers an active, independent lifestyle, along with a range of health services that allow residents to age in place. But as you'll discover, not all Life Plan Communities are the same.

### Types of Life Plan Communities (or CCRCs)

#### TYPE A, aka, *LifeCare*<sup>®</sup>

*LifeCare* contracts typically require the highest admission payment and a higher monthly fee. The benefit is that your monthly fee won't increase dramatically if you move from independent living to assisted living, memory care or skilled nursing. Review the contract carefully. Some *LifeCare* contracts may charge more for memory care or skilled nursing.

#### TYPE B, Modified CCRC

This type of contract includes an admission payment that covers the cost of some future health care, but not an unlimited amount. Care is typically provided in one of two ways: 1) a limited number of free days, with additional care billed at per diem market rates, or 2) an ongoing, minimally discounted rate. Health care services may be delivered on- or off-site, and two monthly fees may be incurred if couples require different levels of care.

#### TYPE C, Fee-for-Service

At a fee-for-service community like Sedgebrook, you usually pay a lower admission payment and a lower monthly fee than you would at comparable Type A and B communities. That's because you don't pre-pay for care you may never need — potentially saving you thousands of dollars. If you do require long-term care or home health services, you'll pay market rates.

# Range of Health Services

## Independent Living

Independent living is like living in your own home without the headaches and responsibilities of homeownership. You'll have the time and facilities to pursue your interests and lead an active, independent lifestyle. Independent living is designed for able-bodied seniors who have few, if any, health issues.

## Assisted Living

When you physically can't manage on your own, assisted living provides help with bathing, dressing, medication management, ambulation and other activities of daily living (ADLs). Assistance is tailored to individual needs and may be provided in your independent living residence or in a dedicated assisted living apartment.

## Long-Term Skilled Nursing

This option is for people who need health care for chronic conditions, but who don't need to be hospitalized. Around-the-clock professional care is provided by a team of licensed professionals under the supervision of a medical director. Skilled nursing is the highest level of care provided in a Life Plan Community.

## Short-Term Rehabilitation

This includes skilled nursing care and physical, speech and occupational therapy. It's designed to help you recover following surgery, injury or hospitalization. At Sedgebrook, we offer both inpatient and outpatient rehabilitation at our 5-Star-rated Radford Green health and rehabilitation center.

## Memory Care

Some but not all Life Plan Communities offer memory care. These neighborhoods are designed to enhance quality of life for residents in a safe, supportive setting. Look for a high staff-to-resident ratio and ask if suites are private or semiprivate.



## A Matter of Location

Where do you want to live? Many people choose a senior living community in their neighborhood where they can stay in touch with friends and be close to medical providers, places of worship, and familiar dining, shopping and entertainment venues.

Is it important to you to be near a top-rated hospital? Are you looking for a change of climate? (At Sedgebrook, you can walk around in short sleeves through the enclosed walkways while the maintenance crew shovels the snow.) Do you want to be close to your children and grandchildren? Think about what's important to you before you make a move.



# Compare the Costs

Even if your mortgage is paid off, living in your house isn't free. And not all communities include the same services and amenities in their monthly fees. Write down and compare these common monthly expenses so you get a clearer financial picture.

COMPARE THE COSTS	SEDGEBROOK	Current Home	Another Community
Mortgage or rent	Included	\$	\$
Homeowners association (HOA) fees	Included	\$	\$
Property taxes	Included	\$	\$
Homeowners insurance	Included	\$	\$
Interior maintenance and repairs, including appliances, plumbing, electrical and HVAC system	Included	\$	\$
Exterior maintenance and repairs, including painting, roof, driveway and windows	Included	\$	\$
Heating and electricity	Included	\$	\$
Basic cable TV	Included	\$	\$
Water, sewer and trash	Included	\$	\$
Landscaping, yard maintenance and snow removal	Included	\$	\$
Restaurant-style dining	Included	\$	\$
Indoor parking	Included	\$	\$
Gym membership/fitness center with indoor heated pool and hot tub	Included	\$	\$
Computer lab with high-speed internet and printer	Included	\$	\$
Scheduled transportation around town	Included	\$	\$
24-hour emergency response system	Included	\$	\$
<b>TOTAL MONTHLY COST</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

# Make Your Visit Matter

Be prepared before you visit a community. Know what questions to ask and what you want to look for. Consider taking a friend along for their perspective on what the community is like.

## Check off what you learn about:

- The cost of living, including the monthly service fee and the annual rate increase percentage
- Costs for long-term health care
- Move-in resources (such as help with planning, selling your home, moving in, etc.)
- The culture, as observed in residents and what they're doing
- Dining — your choices and how tasty the food is, plus details about the dining plan
- The community's reputation and financial condition
- Pet policies, transportation, concierge services, etc.
- Nonprofit or for-profit ownership
- Quality approvals, 5-Star ratings and industry awards/recognition

# Your 4- to 6-Month Checklist

- List needed home repairs and arrange to have the work done.
- List the senior living communities you know or want to visit.
- List your retirement living goals.
- Attend at least one seminar at a senior living community.
- Consult with your financial planner.
- Phone your real estate agent to schedule a home appraisal.

Notes:

---

---

---

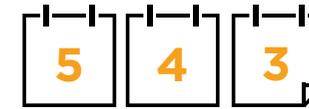
---

---

---

---

---



Months before making move

## MAKE DECISIONS

By now you should be close to making a decision about where you want to move. You should also be sorting and organizing your possessions so you're not rushed at the last minute.

When you're clear about where you want to move, it's time to reveal your decision to family, friends and other trusted advisers — if they don't already know. You'll also want to figure out which collectibles and heirlooms you'll distribute, sell and donate. Meanwhile, set an appointment to visit the community to choose a floor plan and submit your financial application.

**If you haven't started decluttering and downsizing already, how about tackling a drawer, closet or room right now?**

# 8 Tips for Downsizing

## Get organized.

Create a list for every room in your house, sorting each possession into one of three categories:

Keep  Give Away  Decide Later

(**Note:** Everything in the Decide Later list eventually must move to one of the other columns.)

Lists made.

## Be homey.

Keep only the collectibles that make your house distinctively your home.

Collectibles not to be kept designated for their respective destinations.

## Clean the kitchen.

How many frying pans and ovenproof dishes do you actually use? Keep what you need and give the rest away. You'll be cooking less and taking advantage of the meal plan at the senior living community you move to.

Kitchen organized.

## Bare the hangers!

Sort your clothing and coats. Keep what fits and flatters — and is still in style. Rule of thumb? If you haven't worn it in a year, you don't need it anymore.

Closets cleaned and sorted.

## Pass it on.

Friends or family members got their eye on one of your possessions? Why not share now? You'll have the joy of watching them enjoy something precious to you both.

Sharing underway or complete.

## Be ruthless.

Keep only what you use or what has significant sentimental value.

Keepable treasures identified and marked with a sticky note.

## Let go of your library.

Books are heavy, expensive to move and take up lots of space. Keep your cherished favorites, and donate or sell the rest.

Book giveaway/sale scheduled.

## Freshen your linens.

Inventory your sheets, blankets and bath towels, and throw away any threadbare, stained or unmatched items. In fact, once you've moved, you might want all new items to match your new space.

Linen closet cleaned and sorted.

# Paper the Trail

Organize mission-critical documents. First, place important information in a safe deposit box or fireproof safe. Second, scan vital documents and store them online. Third, tell your loved ones where they can find — and how they can access — all these vital documents.

## What to save:

Names, contact information and brief descriptions of your doctors, attorneys, accountants, bankers, brokers and insurance agents

Personal assets, including savings accounts, pension or retirement plan income; CDs; stocks; bonds; insurance policies; titles to cars, boats, homes, etc.

Pictures or videos of your personal possessions — including approximate values of treasured possessions — can be helpful in the event of an insurance claim

List of any personal liabilities

Copies of federal and state income tax returns from the past five years

List and account numbers of checking accounts, savings accounts and credit cards

Social Security and Medicare cards, passport, and birth certificate

Trusts, wills, and any codicils or amendments, including durable power of attorney and advance directives

A letter addressing any personal issues (for example, your preferences for any end-of-life desires such as burial or cremation, any personal comments to friends or family)



## ✓ Your 3-to 4-Month Checklist

### What's in It for the Children?

You may have spent more time planning your kids' weddings than you have on your own future life plans. After all, thinking about life's "what-ifs" isn't very much fun. On the other hand, if the unplanned-for happens, it's likely to be your adult children who'll be thrust into the position of making decisions on your behalf. But you're not going to let that happen. Because you know your decision about moving to a senior living community is a gift to them. Here's why:

**First**, it means you'll tackle the sorting and downsizing now. They know they won't face those responsibilities later, possibly while under duress.

**Second**, your decision resolves their concerns about your safety and well-being. When the community offers a continuum of care, your children won't worry about your long-term health care needs — or about having to make decisions for your care on your behalf. They'll know where you'll be and who will take care of you.

**And finally**, they like it when you're happy. Choose well, and your senior living community lifestyle will delight you. New friends, plenty to do — pretty soon, it's your children who will wonder why you haven't called.

- Attend an event at the community.
- Choose the senior living community you want to move to.
- Contact the moving company for an estimate and to request delivery of moving supplies (if the community provides moving services, you may not need these supplies).
- Make at least one new acquaintance among the residents of the community.
- Schedule an appointment to select a floor plan.
- Schedule an appointment with the community's downsizing expert.
- Talk to your children and other close family members about what's happening.

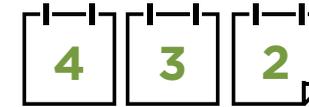
Notes:

---

---

---

---



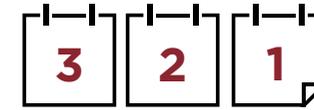
Months before making move

## ACCELERATE THE ACTION

With sufficient progress made on home repairs and downsizing, you can call the real estate agent and get your house on the market. You'll also want to schedule your medical evaluation (if the community you're moving to requires it).

Don't forget to make your deposit on the floor plan you decided on. Does the community allow you to decide on finishes for your new residence? If so, schedule an appointment to visit with a community representative and select your countertops, floor coverings, appliances and cabinetry — or whatever choices the community offers.





Months before making move

## READY, SET, MOVE!

Having downsized, your move is already simpler. And if the community you're moving to offers moving services, the process can be even easier, with packing and unpacking handled for you. On the other hand, if you're managing your own move, it's time to double-check the schedule and details. If you need boxes and moving supplies, ask your mover about delivering what you need.

As you look forward to a new life in a new home, don't forget your old friends and neighbors. Set your dinner dates and schedule goodbye parties, because it's time to let the people around you know where you're going and how to stay in touch.

Plus, allow yourself — and your adult children, if they grew up in the house — to begin to say goodbye to a place filled with memories. Nobody can reach what's next until they let go of what they're holding onto now.

## ✓ Your 2-Month Checklist

- Contact insurance providers about your change of address — and adjust policies, as needed.
- Contact your veterinarian about your pet(s) and the upcoming move.
- Create a calendar for the important moving dates — including moving supplies delivery, packing, transition, move-in.
- Select your change-of-address cards, buy stamps, and start sending.
- Update your calendar with all planned lunches, dinners and cocktail gatherings.

Notes:

---

---

---

---

---

---

---

---

---

---

## ✓ Your 1-Month Checklist

- Check with your mover — or moving coordinator — about final details.
- Create a moving binder that includes key contacts, estimates, receipts, and an inventory of what you're taking with you.
- Gather valuables and important documents such as jewelry, checkbooks, legal documents, insurance policies, financial documents, medical records and other important files, and keep them in a lockable box you'll personally transport to your new home.
- Get markers and labels.
- Schedule utility disconnects.
- Schedule your post-move-out cleaning services.
- Start cleaning out the pantry and deep freeze, and remember to reduce cleaning supplies.

# Your Final Checklist

- Arrange for refreshments for the movers.
- Arrange your own transportation, as needed.
- Ask a neighbor about watching for mail that might come after your move.
- Find out what the community has planned for your arrival.
- If a pet is making the move with you, be sure to pack food and meds to ensure he or she will also have a smooth journey and safe arrival.
- Pay the moving company.
- Pack a suitcase with your own clothes and medicines, so after your first night, you'll be ready for the first day.
- Pack valuables and seldom-used belongings that you've chosen to pack yourself.
- Plan to tip the movers 10% to 15% (or for a big move, consider tipping each mover \$100).

# Change-of-Address Checklist

## Financial Institutions

- Credit reporting systems
- Banks
- Investment broker
- Insurance companies
- Lenders

## Government

- Internal Revenue Service (IRS)
- Department of Motor Vehicles
- Business license office (for small or home businesses)
- U.S. Post Office

## Memberships

- Professional associations
- Publications, subscriptions
- Civic organizations
- House of worship
- Health club
- Social or country clubs

## Service Providers

- Accountant
- Attorney
- Cleaning service
- Lawn care/landscaper
- Physicians
- Veterinarian



# SEDGEBROOK

---

LIFE, YOUR WAY.

800 Audubon Way

Lincolnshire, IL 60069

[www.WelcomeToSedgebrook.com](http://www.WelcomeToSedgebrook.com)

847.876.2109

A Senior Care Development, LLC Affiliated Community  
Managed by Life Care Services®

