



## Types of contracts

The following are the three most common agreements used by CCRCs. Be sure to check the specific health care coverage in your CCRC contract before signing.

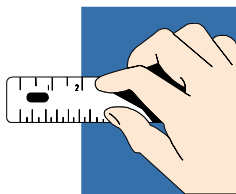
*Extensive agreements* include housing, residential services and amenities, and unlimited, specific health related services with little or no substantial increase in monthly payments.

*Modified agreements* include housing, residential services and amenities, and a specific number of long term nursing care days with no substantial increase in monthly payments. After using the specified number of days, you are charged the daily rate for each additional nursing care day.

*Fee-for-service agreements* include housing, residential services and amenities for the fees stated in your agreement. You also pay for any health related services you need at the current daily or monthly rate.

## Things to Remember Before Selecting a CCRC

- ✔ Review the available services, operations and financial statements of the CCRC you are considering.
- ✔ Consult an attorney or financial advisor to review the CCRC contract to ensure it is appropriate for your lifestyle and financial situation.
- ✔ Spend at least one night at the CCRC and fully participate in its activities.
- ✔ Visit several facilities and compare.
- ✔ Take time to do your research, but once you have selected a community, apply.
- ✔ While at the CCRC visit all the facilities, talk to residents and staff. Objectively evaluate the services and amenities based on your lifestyle.
- ✔ Share the details of the proposed CCRC contract with someone you trust, who may be able to give you an objective evaluation.



**Not all CCRCs measure up. Be sure to ask plenty of questions before making a decision.**

