

Independent Living Assisted Living, Enhanced and Memory Care



Aspire Community for Seniors

(920) 720-0288

825 Cobblestone Lane, Kimberly, WI 54136



Welcome to your new home!

As founder and president of Heritage Senior Living and its parent company, MSP Real Estate, I am delighted that you have shown interest in living here at Aspire.

The story of MSP and Heritage spans back over 30 years. In 1988, I borrowed \$12,000 from my dad to build an apartment building. That was the beginning of MSP Real Estate. A few years later, I began to see the need for quality senior housing in the area.

Motivated in part by my parents' need for additional care, I created Heritage Senior Living in 2000 and channeled my passion for developing excellent housing options into creating homelike senior housing with a variety of care levels.

Now Heritage has 16-plus locations statewide which are home to over 2,000 residents, with a dedicated care team of over 750 employees. And we're growing each year, adding new, state-of-the-art communities with top-of-the-line equipment to help us provide the best care for seniors' changing needs.

We are proud to be one of the premier senior living providers in Wisconsin, delivering independence, individuality, privacy, choice and dignity to all those who step through our doors. Our goal is to understand and serve your needs effectively, while creating a one-of-a-kind lifestyle.

Sincerely,

Mits Pinherton



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Philosopy of Care

VISION

To provide the highest standard of care while protecting, cherishing, and dignifying the knowledge, value, and joy of our respected residents.

MISSION

Aspire Senior Living is committed to:

- Providing our residents with opportunities to maintain independence and individuality by creating choice and maintaining dignity.
- Providing our families with the peace of mind that they have made a loving decision by sharing their family member with us.
- Fostering our staffs' self worth, turning challenges into opportunities, and showing that by living purposefully every day they play a critical role in making the world a better place.

PHILOSOPHY OF CARE

We're collectively committed to the following five principles which serve as guidelines for all our programs and relationships.

INDEPENDENCE

INDIVIDUALITY

PRIVACY

CHOICE

DIGNITY

Our programs emphasize self-reliance within a supportive environment which enhances the

We customize our care programs to reflect the interests, abilities and preferences of each individual resident because each of us experiences the aging process differently

Residents maintain and decorate their own apartment with personal belongings.

Apartment and mail keys are issued if requested, yet staff will always knock before entering

Residents are encouraged to continue to make their own decisions. Our programs and care plans are designed to honor individual preferences by providing plenty of variety from entrée choices to the daily scheduling of care and activities.

Our staff is committed to assisting residents in their personal needs such as bathing, dressing and toileting in a manner that is always sensitive to the resident's dignity.



Walk through the doors of one of our **Senior Living Communities** and you will immediately sense the homelike and friendly atmosphere.

At **ASPIRE SENIOR LIVING KIMBERLY**, we offer personalized care and services to meet the needs of each individual resident. Well trained and compassionate staff is available 24 hours per day in addition to a reassuring emergency call system with personalized call pendant.

Wellness

Personalized care plans developed based on resident's needs as well as medication management. In addition, ASPIRE SENIOR LIVING KIMBERLY offers a variety of services such as visiting physician, podiatrist, audiologist, dentist, eye doctor, hospice and therapy.

(services may vary per location)

Culinary

Provides flexibility and choice, mealtime offers delicious and nutritious meals served restaurant style. Private dining rooms are available for personal use. Nutritional programs that accommodate our resident's special dietary needs and considers their restriction requirements. Hydration and snack programs offered.

Life Enrichment

Daily planned activities offered to nurture the mind, body and spirit and allow residents to socialize and remain active. Residents are able to choose from a variety of lifestyle activities including community outings.

Mobility

Walking programs, advanced mechanical lifts, transitional therapy and a Falls Prevention program provide residents the help to maintain their quality of life.

Revitalize

Relaxing spa services such as massage, reiki, aromatherapy, yoga, and tai chi help to revitalize the mind and body. (programs may vary per location)

Respite

Short term stays available 5-28 days offering a temporary break for one to regain strength prior to going home.



Services & Amenities

Services and Activities

- Restaurant-Style Meal Program
- Daily Activities/Special Outings
- Pets Welcome
- Scheduled Shopping Trips
- Professional On-Site Management
- 24-Hour Emergency Maintenance

Residence Features

- Heat and Hot Water Included
- Washer and Dryer in All Apartments
- Private Patios/Balconies
- Spacious Floor Plans
- Granite Countertops
- Fully Equipped Kitchens
- Cable T.V./Internet Access
- In-floor Radiant Heat
- High Ceilings
- Large Windows
- Open Floor Plans

Community Amenities

- Therapy Room
- Warm Water Pool
- Underground Heated Parking
- Controlled Access Entry System
- Overnight Guest Suite
- Beauty/Barber Salon
- Fitness Center
- Business Center
- Library
- Community Room
- Private Dining Room
- Auxiliary Storage
- Community Pub/Game Room
- Theater Room
- Bistro



Community Amenities

On-site restaurant with premier menu
Movie theater with club seating
Rehabilitation gym and on-site therapy services
Warm-water pool
Salon/barbershop
Pub/socialization area
Guest suite
Respite room for short-term stays

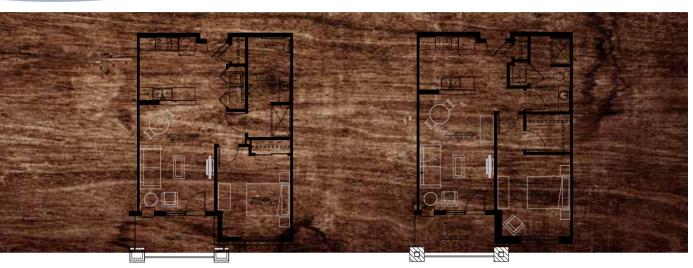
Billiards/game room
Convenience store
Patio with fire pit and gas grills
Walking path around a pond
Spa rooms with tub and walk-in shower
Full-service laundry (Assisted Living/Memory Care)
Coordinated activities and outings

Testimonial

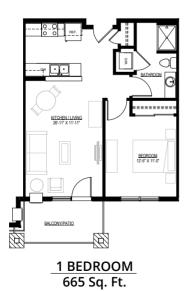
Mom moved into Aspire December 2021, after a less-than-deplorable experience at another senior living center in the area. We couldn't be more relieved and pleased with the attention and care she is now receiving at Aspire. Catie R. patiently worked long and hard on getting our mode of communication with Mom hooked up during Covid. As the Life Enrichment Director she keeps the residents engaged and busy. Sarah and crew keep Mom involved in daily group activities. They, along with all of the other employees who stay on task, have helped Mom adjust to her new surroundings. Heidi and Kayla have been great at the front lobby desk, even throughout all of the extra work added to the schedule by Covid protocols. Our family is comfortable in the knowledge that Mom is adjusting to a completely new and unexpected life at Aspire in Kimberly.



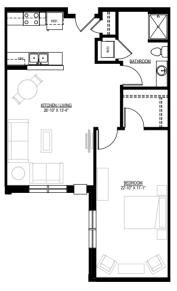
Independent Living



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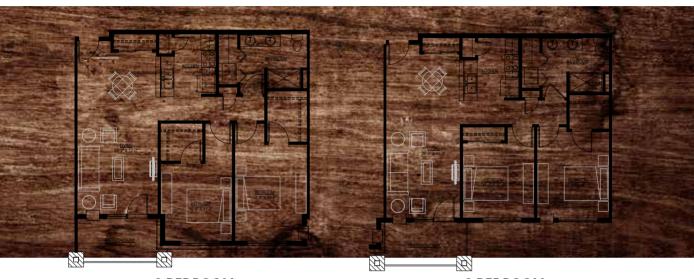


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1 BEDROOM 878 Sq. Ft.

Independent Living



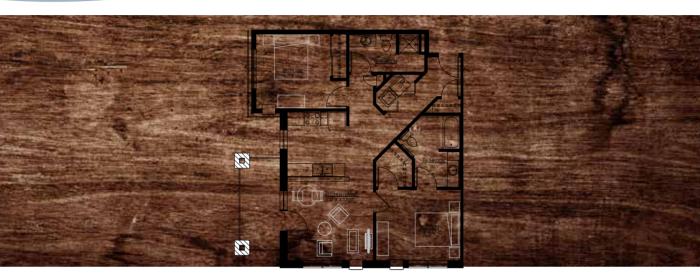
2 BEDROOM 1057 Sq. Ft.

2 BEDROOM 943 Sq. Ft.



1341 Sq. Ft.

Independent Living



2 BEDROOM 972 Sq. Ft.



2 BEDROOM 1113 Sq. Ft.



At Vanden Boom Verstegen Wealth Management, we provide individuals, families and businesses with comprehensive and customized financial planning and investment solutions. In particular, we assist families with estate planning strategies which seek to: provide control of their assets during their lifetimes, ensure that their assets are available to them and their loved ones in the event of a disability or death, and allow them to give to whom they want, when they want.

Call us at (920) 560-5600 or email vvwealth@lpl.com for a complimentary, no-obligation consultation and financial profile assessment.

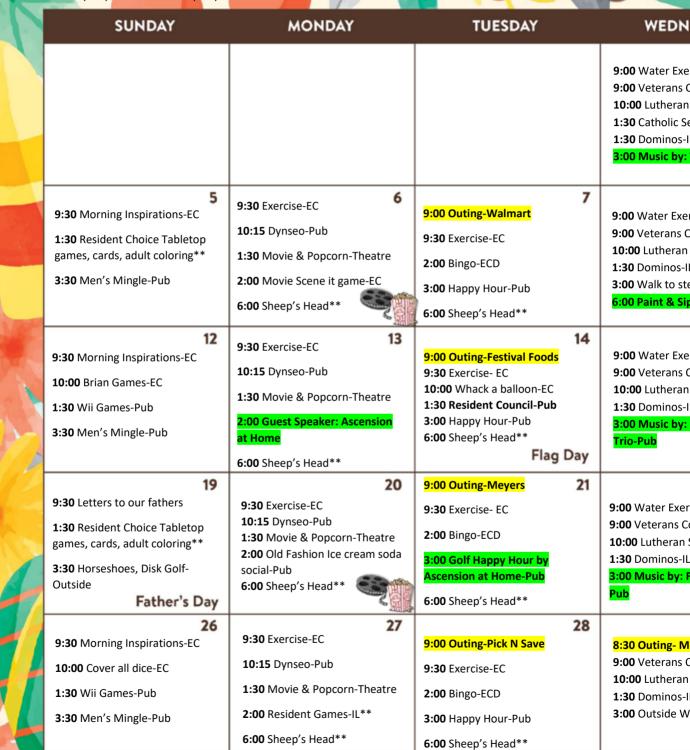
Matt Vanden Boom, CFP Mike Verstegen, CFP 707 Cobblestone Lane, Kimberly, WI 54136 www.vvwealth.com





Aspire Senior Living-Kimberly

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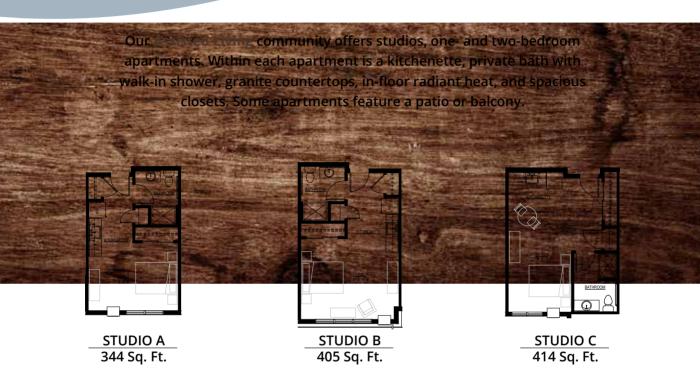


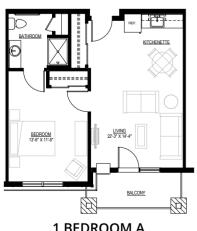


Independent Living

ESDAY	THURSDAY	FRIDAY	SATURDAY
rcise Coffee-Pub Service-EC ervice-Pub L** Tj & Lynn	7:00 Outing- House on the rock 9:30 Exercise-EC 2:00 Bingo-ECD 3:30 Ladies Club-EC	9:30 Exercise-EC 10:00 Dear Abby & Doughnuts-EC 1:30 Movie & Popcorn-Theatre 3:00 Happy Hour-Pub	9:30 Chair Yoga by Crystal-EC 1:30 Price is right-Pub 3:00 Lemonade social and Games-Outside
rcise offee-Pub Service-EC ** eins o <mark>-Pub</mark>	9:00 Outing-Amish tour & Lunch 10:00 Shepherds Care Church Services-EC 2:00 Bingo-EC D 3:30 Ladies Club-EC	9:30 Exercise-EC 10:00 Dear Abby-EC 1:30 Movie & Popcorn-Theatre 3:00 Happy Hour-Pub	9:30 Chair Yoga by Crystal-EC 10:30 Word Games-EC 1:30 Board Games-EC 3:00 Punch social and Games-Outside
ncise Coffee-Pub Service-EC L** Crystal River	9:30 Exercise- EC 2:00 Bingo by: Medicare Makers 3:30 Ladies Club-EC	9:30 Exercise-EC 10:00 Dear Abby-EC 1:30 Movie & Popcorn-Theatre 3:00 Happy Hour-Pub	9:30 Chair Yoga by Crystal-EC 1:30 Cooking club-Fruit Torte EC 3:00 Lemonade social and Games-Outside
cise offee-Pub Service-EC ** <mark>ran and Joann-</mark>	9:00 Outing-Menominee Park Zoo, Pizza & Oshkosh friends 10:00 Shepherds Care Church Services-EC 2:00 Bingo-EC D 3:30 Ladies Club-EC	9:30 Exercise-EC 10:00 Dear Abby-EC 1:30 Movie & Popcorn-Theatre 3:00 Happy Birthday Happy Hour-Pub	9:30 Chair Yoga by Crystal-EC 10:30 Word Games-EC 1:30 Board Games-EC 3:00 Punch social and Games-Outside
en's Fishing Coffee-Pub Service-EC L**	9:45 Bomb Pop Game-Outside 2:00 Bingo-EC D 3:30 Ladies Club-EC	Activity Location Key EC+D=Enhanced Care + Dining Room 1 st floor Lobby =1 st Floor Theatre = 3 rd Floor Pub 1 st floor ** =Resident Lead	Activity Location Key IL= Independent Activity Room 2 nd floor EC= Enhanced Care Activity Room 2nd Floor EC D= Enhanced Care Dining

Assisted Living & Enhanced Assisted Living

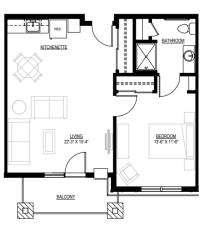






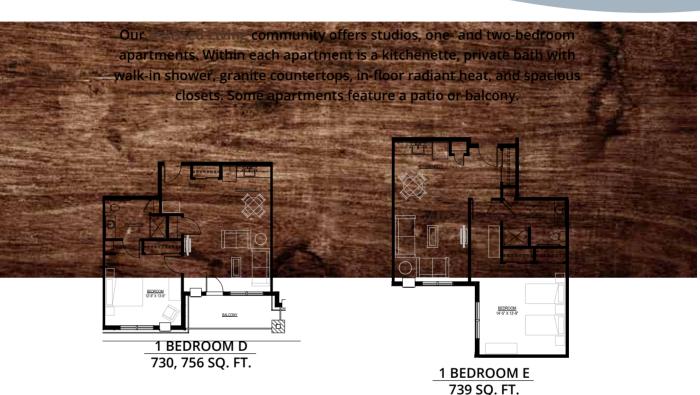


1 BEDROOM B 651 SQ. FT.



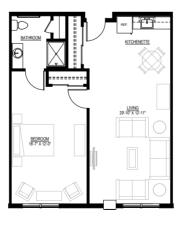
1 BEDROOM C 676 SQ. FT.

Assisted Living & Enhanced Assisted Living





1 BEDROOM F 848, 874 SQ. FT.

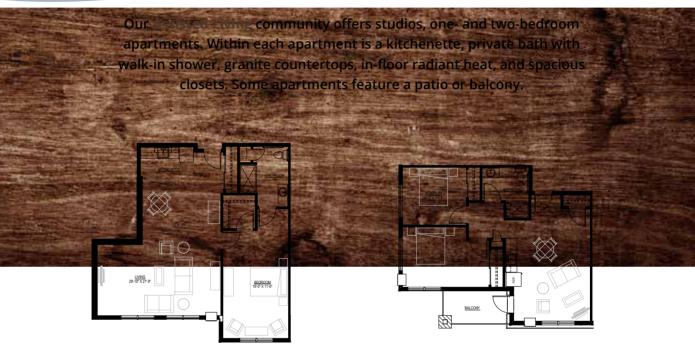


1 BEDROOM G 799 SQ. FT.



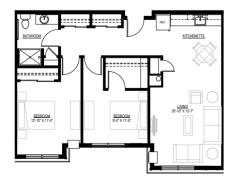
1 BEDROOM H 588, 593, 641 SQ. FT.

Assisted Living & Enhanced Assisted Living

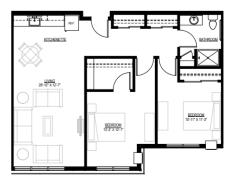


1 BEDROOM ACCESSABLE F 974 SQ. FT.

2 BEDROOM ACCESSABLE A 789 SQ. FT.



2 BEDROOM C 944 SQ. FT.



2 BEDROOM B 961 SQ. FT.



Our team will be here to help with every step of the move in process.

Below are items that you will want to have prepared for your move in:

- Application and Confidential Financial Statement
- Copy of Pension, Savings Account
- Power of Attorney Paperwork for Healthcare and Financial
- Copy of Driver's License, Insurance Cards, Social Security Cards and Medicare
- Negative TB Test within the last 90 days or Chest X-Ray within 6 months

- Comprehensive Medical Report (Requires Recent Visit) and set up Local Doctor/Visiting Physician
- DNR Paperwork with Wishes Indicated
- Community Fee and First Month's Rent
- Life Story
- Admission Paperwork

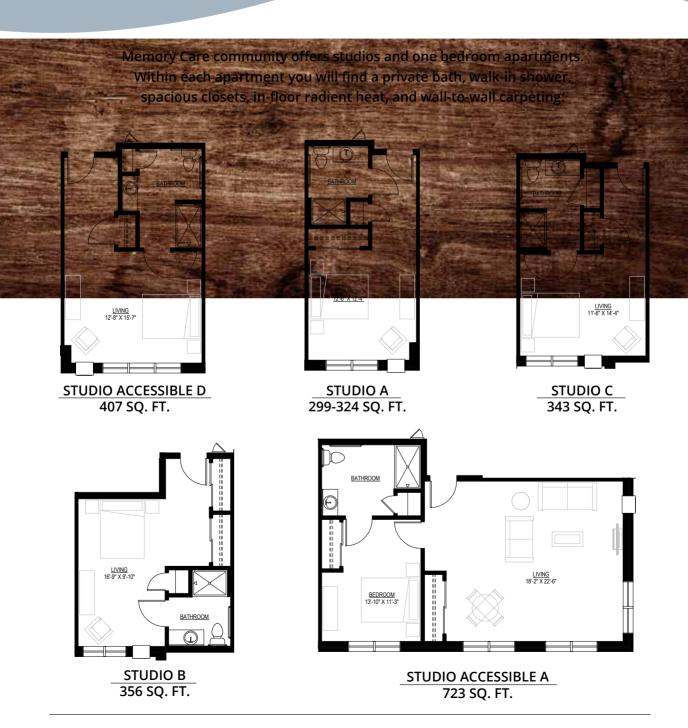
Testimonial

Aspire is home! I love the girls who take care of me. We do fun activities and the girls keep me on my toes. There is always someone to visit with. Sarah.K is always bubbly and making us laugh. Catie.R is my families and I go to person she is always there to help with anything and made us feel at home right from the start.





UNIT PLANS Memory Care





Activity Programs

Here is what a typical day may look like:

7:00AM to 9:30AM

Breakfast | Household Activities | Exercise

9:30AM to 11:30AM

Recreation Program Activities | Snacks | Individual Activities

11:30AM to 2:30PM

Dinner | Household Activities | Quiet Time/Rest Time

2:30PM to 5:30PM

Snacks | Recreation Program Activities | Individual Activities

5:30PM to 7:00PM

Supper I Household Activities

7:00PM to 8:00PM

Recreation Program Activities | Evening Snack

8:00PM to ?

Personal Time | Household Activities | Bedtime

SAMPLE RECREATION PROGRAMS:

Music & Memory, Walking/Stretching/ Exercising, Gardening, Table Games, Pet Therapy, Religious Services, Sports and Recreation, Cooking/Baking, Outings, Children's Visits, Entertainment, Reminiscing, Arts and Crafts, Poetry, Snoezelen Room

SAMPLE HOUSEHOLD ACTIVITIES:

Bed Making, Grooming, Sweeping, Personal Health and Hygiene, Setting the Table, Folding Laundry, Reading Mail, Getting Ready for Bed, Gardening



ANNETTE HETRICK Opening New Doors

Mobile: **(920) 832-8648**Annette.hetrick@acrerealty.com





I SPECIALIZE IN SENIOR MOVES

My mission as a SRES is to help seniors and their families navigate the maze of later-in-life transitions. My training is specifically for the challenges and situations that my clients 50 and over face. Since 2006 I have cultivated a network of related senior specialists in fields such as: estates planning, wills, decluttering and home safety.

I believe it's critical to get your questions answered by a professional and one who puts your interests first. Bottom line, it is not about my personal history or my wall of accolades that makes me the best choice to become your Realtor but rather one SIMPLE important thing, I listen. I listen to what is important to YOU and then we come up with a strategy for helping you OPEN your NEW DOOR.



WILL I DO WITH ALL MY STUFF??

THE DREADED DOWNSIZE

- 1. How do you eat an elephant? "One bite at a time"
 - a. Don't let it overwhelm you pick somewhere to start and start!
- 2. Sort by category first, not by room.
 - a. Start with clothing, then books. Photographs/emotional items save for last.
 - b. Larger items can be done by room/area
- 3. Discard
 - a. What do you still use?

Start to get rid of items you no longer use

- b. Why are you keeping it?
- i. Aspirational, Emotional, Financial
- ii. But it is still in good shape!

"The best way to choose what to keep and what to throw away is to take each item in one's hand and ask: "Does this spark joy?" Marie Kondo

- c. Who might want it?
- i. Label items you want to give to others
- ii. Donate?
- d. Where will you use it?
- 4. Get help
 - a. Do you have family and friends who can be objective?
 - b. Hire a professional company who specializes in assisting people in de-cluttering and downsizing.
- 5. Start to pack up items using Annette's Packing Plan found on my website:

CALL ME TODAY! I CAN HELP YOU START THE PROCESS!



(920) 832-8648

Annette.hetrick@acrerealty.com



Age-related eye problems

Aging is a natural process of living, but so is reading, watching the sunset, and seeing your grandchildren grow-up. Don't let eye problems go untreated. With modern technology, malfunctions of the eye can be detected before they cause any damage. Getting regular checkups at your local ophthalmologist can ensure that these problems will be diagnosed before they cause other problems.

As you age, your body changes and vision loss is one of the most common side effects. Cataracts and

uncorrected refractive errors are the two leading causes of vision impairment. Recent scientific studies have also suggested that a positive correlation exists between cataracts and uncorrected refractive errors, and so having one may heighten the risk of getting another.

The key to battling vision loss is an ongoing process that involves awareness through informing yourself on the topic and by undertaking regular eye exams.

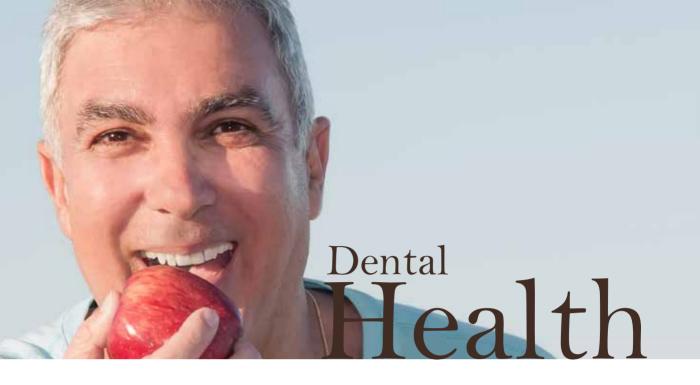
"With modern technology, malfunctions of the eye can be detected and treated before they cause any damage at all."

Laser eye surgery, glasses, or contacts prescribed by your local optometrist can have you seeing better in no time.

Uncorrected refractive errors is a group of complications that can be a direct result of your body changing with age. When focusing on things near or far, eyes alter their shape to be either convex or concave. Throughout time the elasticity in the eye weakens, making it more difficult to contort into these positions naturally. This is called nearsightedness and farsightedness, all normal side effects of growing older. Laser eye surgery, glasses, or contacts prescribed by your local optometrist can have you seeing better in no time.

Over 90% of people over the age of 65 have at least one cataract. At age 75, half of the people have experienced vision loss caused by a cataract. While regular checkups are crucial in monitoring known cataracts, checkups can also help identify newly formed ones. Treatment options include cataract surgery, a safe procedure that can usually restore all impairment, or physical aids such as sunglasses, brighter lighting, and magnifying glasses for early onset symptoms.

On top of aging, the accumulation of certain behaviors such as not wearing sunglasses, smoking, heavy drinking, and obesity also contribute to agerelated vision loss. If you find yourself with a cataract or refractive errors, there is no need to worry. Vision loss due to cataracts, even vision loss caused by uncorrected refractive errors, can generally be avoided altogether.



With today's technology long strides have been taken in the advancement of modern dentistry. Tools such as electric toothbrushes, interdental cleaners, and water picks give us the ability to better care for our dental health. Oral care education has also been revolutionized. We now know how best to keep our teeth for longer and in better condition. As we age, oral health problems such as untreated tooth decay, gum disease, and tooth loss may arise, but keeping a few things in mind when taking care of our teeth can make all the difference.

Increase your use of antibacterial mouthwash and floss.

Creating a good brushing regimen is the most important step to good oral hygiene. Mouthwash and flossing can get into the places normal bristle tools can't and is a great addition to your daily brushing. A good antibacterial mouthwash can help reduce bacterial growth and prevent plaque buildup. If flossing is a bit difficult, try out a water pick.

Add more fluoride to your dental regimen.

Toothpaste with 1350 to 1500 parts per million of fluoride is usually adequate. Increasing fluoride will help counter demineralization in the teeth, a process that can break down tooth enamel.

Avoid ingesting too many irritants like tobacco, sugar, and alcohol. Cutting down on sugary substances will prevent unnecessary cavities while reducing or stopping use of tobacco will lower your chances of gum disease and oral cancer. Even at an older age,

slowing down or quitting tobacco and alcohol will have a large positive effect on your health. A healthy diet becomes increasingly important as we age, and centering your diet around calcium rich foods like fish, nuts, and fat-free milk will strengthen your teeth.

And, finally, make and keep regular appointments with your dental professional.

The best step to take towards good dental hygiene is to consult your dentist regularly about your oral health needs. Your dentist knows your mouth best and will be proactive about any oral health problems that may arise due to aging and can create a regimen that optimizes for your personal health needs.

"Calcium rich foods like fish, nuts, and fat-free milk will strengthen your teeth."



Limbs don't work like they used to, but it doesn't mean you have to stop enjoying regular activities. Mechanical daily living aids have been around for centuries. One of the earliest references of the use of daily living aids dates back to 4000 BC in Indian mythology where a warrior queen used an iron prosthetic in place of one of her legs lost in battle. Nowadays, daily living aids aren't just prosthetics or wheelchairs, but a wide array of helpful products that are easily available and make modern day life a little more manageable.

Writing Aids

Having difficulty holding things can be frustrating when trying to write a letter or use modern technology. These actions require precise finger dexterity. Thankfully, slip on hand aids allow the wearer to forego the use of fingers in exchange for a well-fitting band that goes around your hand. Difficulty pressing buttons that are close together such as on a keyboard - can be a thing of the past, along with dropping the pen or veering off the page while writing.

Kitchen Aids

It's not uncommon to experience other types of hand deterioration besides loss of dexterity in the later stages of life. Strength, too, can be a problem. Aids such as tippers and jar openers, for example, are great tools to combat this. There are many different kinds out there, from manual to electric. Usually triangular in shape, tippers help you pour things without spilling by keeping things steady, such as kettles. Opening a jar and pouring some tea seem like simple tasks but without the use of tools they may be impossible. Having these tools at your disposal can feel very empowering.

Mobility Aids

Mobility aids assist in improving the mobility of people, such as assisting in walking or allowing a person to forego walking all together. Depending on the level of assistance needed, there is an assortment of products available. For those with very limited mobility, electric wheelchairs and seated scooters are the best option. Plenty of customizable options with these: speed, comfort, tire quality, packaged tools... Other people who still prefer to walk, but have difficulty in doing so may benefit more from walkers or canes. There are even canes that double as grabbers, for reaching things far away.

"Make modern day life a little more manageable."



"Senior move managers are trained to tackle the specific problems that arise with selling a home in old age."

Moving into a retirement community is a big decision that takes careful preparation of finances, belongings, and emotional inventory. Deciding what to do with your home is one of the more difficult choices seniors and their loved ones are faced with. A Senior Move Manager can make that move effortless.

What exactly is a senior move manager?

A Senior Move Manager is a person who is placed in charge of your move. They help organize and plan executive decisions, being trained to tackle the specific problems that arise with selling a home in old age such as difficulties with physical tasks, the emotional stress that is placed on the elderly and family members, and the confusion brought on by the financial aspects of selling a home.

Why take on a senior move manager?

Making a big move at a later stage in life can be difficult. There are professionals in this field who know proper prices for services and the most efficient way to organize and pack. Not only this, but they are usually trained in the psychological factors of this type of moving and can be a great source of comfort for older adults, especially if family members are not readily accessible to aid in moving.

What does a senior move manager do?

Senior Move Managers are like the conductor of an orchestra but, instead of directing music, they conduct the process of selling a home. The extent of their work varies, but generally:

- Develop a plan for the whole move
- Organize belongings and aid in downsizing
- Schedule and hold auctions, estate sales, and other ways to sell off items
- Arrange storage for things not being taken to the new home
- Research, interview, hire, and direct real estate agents and moving companies
- Unpack and organize at the new home
- Oversee and supervise work by others such as overnight packing
- Use expertise to avoid financial exploitation during the moving process

Prices are flexible depending on what needs to be done, there is a service available for every need.

"They are usually trained in the psychological factors of this type of moving and can be a great source of comfort."





We are focused on providing you with the best results and service in the industry. We listen carefully to understand your real estate goals and work hard to create solutions that make sense for you. Whether you are new to the market or an experienced investor, we have the expertise, proven track record, and resources to help you achieve your real estate goals.

As is often said, real estate is about location, location, location. We have extensive knowledge of the Appleton, WI area and can help you find the right buyer for your home.



Designations ABR, CRS, GRI, REALTOR®, SRES (608) 354-7861 www.bonniebrandenburg.com kbedat@coldwellhomes.com



ALL SENIOR MOVERS, LLC

SENIOR RELOCATION SERVICES OF THE FOX VALLEY

SCOTT ARMSTRONG, OWNER

Ready to hire movers for your next chapter in life? We take the worry out of relocating. Our staff specializes in helping you move to an apartment, retirement village, condo, assisted living or memory care facility. At All Senior Movers, we get to know you and offer a more personal and stress free move for you and your family.

- Free in home estimates
- Fully Licensed and Insured
- Caring uniformed professionals
- Work with trusted partners and donation sites
- Dementia Aware

TALK TO US!

920-306-1995 allseniormovers.com allseniormovers@gmail.com



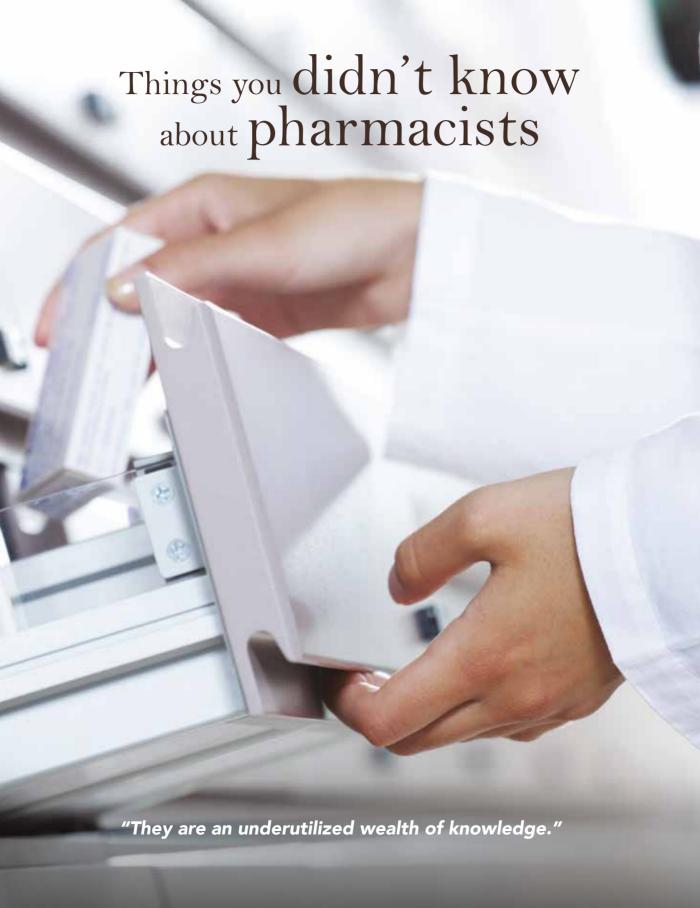








Hold your camera over the QR Code above to download your digital version of this publication.



"According to the Center for Disease Control (CDC), at least 30% of all prescribed antibiotic courses are not necessary."



Being a pharmacist isn't all about filling prescriptions. Pharmacists spend anywhere from seven to eight years educating themselves, and eventually obtaining a doctorate degree. On top of this, many burgeoning pharmacists will spend an extra year or two after their studies completing a pharmacy residency to specialize in fields such as pediatric or geriatric care. They are an underutilized wealth of knowledge.

They can administer more than your yearly flu shot.

Other vaccines commonly administered at pharmacies are polio, shingles, pneumonia, tetanus, and chicken pox. Many pharmacists also have access to travel immunizations such as typhoid and meningitis. They will go over your medical history with you and help you choose which vaccines are appropriate. When finished, don't forget to ask the pharmacist to forward proof of your vaccination to your primary care physician so they can update your records.

They can give you all the information you need on that prescription you're picking up, possibly saving you and the world.

This sounds like an exaggeration, but in fact it is not. The rise of drug-resistant super diseases is caused by widespread overuse and misuse of antibiotics. According to the Center for Disease Control (CDC), at least 30% of all prescribed antibiotic courses are not necessary. Asking your pharmacist about

your prescription will help you defend against over prescription of antibiotics. Just because the drugs you're picking up are prescribed by a physician, doesn't mean they can't be administered incorrectly.

They can advise on over the counter medicine, too, and may even save you money.

When you ask your pharmacist about how to take your new prescription properly, also ask their opinion on the drug itself and if there are any cheaper alternatives. With their wide breadth of knowledge regarding medications they will most likely be able to recommend a cheaper generic version of the medication you are taking. They are also knowledgeable about rebates, coupons, and loyalty programs that can help cut down your medical expenses.

The next time you see a pharmacist, make sure to strike up a conversation.

There is a lot to be learned from the person at the counter doling out your medication, all you have to do is ask!

"They will most likely be able to recommend a cheaper generic version of the medication you are taking."

Financial planning for personal care



When it comes to big life events, it's too easy to get wrapped up in making the many arrangements necessary to plan that you may forget to take into account the cost of it all. However, financial planning for this situation is vital, as there are so many moving parts: you have to take into account the different resources available to source financial aid, out of pocket expenses and the potential of selling off assets, among other things.

"You have to take into account the different resources available to source financial aid."

Medicaid

State Medicaid programs can usually provide qualified low income families with financial coverage, for both in-home and community-based personal care. More than half of assisted living programs are Medicaid certified. Medicaid programs in Alabama, Kentucky, Louisiana, and Pennsylvania are the only programs that do not provide their beneficiaries this care, but despite this service not being available in these states, there are still other options that may be available to you.

Medicare

Knowing the difference between Medicaid and Medicare can get a little confusing, as they are often conflated in casual conversation. Medicaid and Medicare are two separate programs. Medicare is an age-based health insurance program for older adults while Medicaid is for low income

individuals and families. Despite being for older adults, Medicare does not cover long term, full time personal care, such as assisted living. However, most individuals in assisted living programs are enrolled with Medicare, as it covers health care costs while living in these communities, providing access to skilled nursing care, hospital readmissions, and medications.

Waiver programs

States frequently have waiver programs individuals may apply for based on the care they need. Some of these programs are combined with the state's Medicaid program. Others are not combined with Medicaid, allowing the state greater freedom in accepting applicants, for example those who surpass the income restriction for Medicaid. When searching for these programs, be aware that each state may use different terms for assisted living, so be

sure to try out different phrases when searching online. Be on the lookout for state-run and national welfare programs as well, such as those run by religious groups and other associations. The Veterans Administration (VA), for example, has an aid program called Aid and Attendance, for veterans and family members of veterans who need help with everyday tasks.

Other options

On top of all of these benefits, it is important to determine what you would be comfortable paying out of pocket for later-in-life personal health services. For those who don't qualify for Medicare or waivers, there is always the option of private long-term health insurance. Thinking about this topic may be difficult for some families, but planning ahead will make the process of transitioning into this next stage of life a little less taxing.



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Legal assistance for seniors

It's important to have trustworthy legal aid close at hand. Conditions such as end of life arrangements, estate management, and public benefits are not only for necessary admin, but age or disability discrimination and abuse can happen at anytime and it is important to know where to get help quickly if ever the set of circumstances arises. The consideration of a legal professional is crucial to ensure the rights and property of the elderly are protected.

When do I or my loved one need legal aid?

Legal aid can be required for many varied reasons. One of the biggest categories is life planning. An attorney can be of great use:

- In going over contracts when first moving into an assisted living housing development
- To help create a living will, delineate power of attorney, funeral planning, or estate planning
- Seek advice and gather required documentation in regards to elderly tax benefits, pension, and access to public benefits
- Drafting advance directives
- In getting refunded for financial exploitation

It is important to recognize symptoms of any abuse and get the help required early on. During this late stage of life, it is often the case that we or our loved ones have to rely on increasing amounts of help from caretakers and are more vulnerable to situations of abuse. Abuse can take the form of:

- Financial abuse
- Physical abuse
- Neglect
- Emotional abuse
- Scams, such as those over the telephone

If you or a loved one is being put in this circumstance, it is important to seek legal assistance right away.

How to seek the legal aid

It can be daunting with all the options for attorneys out there. Thankfully there are law practices dedicated specifically to elder law. Hiring an attorney that has a history with elder law or specializes in it can make all the difference.

"It's important to have trustworthy legal aid close at hand."





for in-house care

Sometimes it is obvious when an extra set of hands is necessary in caring for yourself or a loved one: maybe you frequently leave the stove on all night because you forget to turn it off or you had a bad fall and realized in that moment, when you were already on the ground, you are no longer able to pick yourself back up. But it's not ideal to wait for these moments. They're dangerous situations with possible life-threatening outcomes that no one should have to deal with alone. This guide will help you pinpoint early signs that your quality of life may benefit from receiving home health care.

1. Safety concerns

Safety is the number one priority when it comes to taking care of yourself or another human being. If you notice you or your loved one is unable to protect themselves against harm, or are beginning to show signs of forgetfulness in dangerous situations, hiring in-home care can give you or your loved one peace of mind.

2. Mobility is an issue

Basic chores can be a hassle when you have mobility issues. Things like sweeping and laundry turn into menacing tasks. People with mobility issues often also have difficulty standing up for long periods of time and because of this, chores such as doing dishes and cooking may feel unbearable. Help will lighten the physical and emotional burden, and help plan and prepare healthy meals.

3. Desire to retain a feeling of independence

A home health care aid is a good alternative to assisted living, if what is most important is to maintain a feeling of self-sufficiency. To remain living at home can reduce the toll of aging by providing a comforting and familiar environment. An aid can assist in dressing, bathing, basic grooming, among other things, in a respectful and knowledgeable manner.

4. Loved ones not able to provide enough care For many families, caring for loved ones isn't

possible. With work and children, it can all become too much to handle. A home health care aid can help guide the family into a less stressful routine by assisting in the more difficult daily or weekly activities.

"Your quality of life may benefit from receiving home health care."

Hospice care

There are a lot of negative connotations that surround the idea of hospice care. As a result, people tend to avoid the subject until a dire situation arises where hospice care may be necessary. This creates unnecessary stress due to not knowing exactly what hospice care is, how to afford it, and where to seek it out. This article will help clear up some of the most basic questions surrounding hospice care.

What is hospice?

Hospice is palliative care for those with end-of-life illnesses.

What care does hospice provide?

Hospice provides palliative care: treatment that focuses on relieving or alleviating the pain caused by life-limiting illnesses such as cancer, aids, dementia, heart failure, and Parkinson's disease.

What care does hospice not provide?

Treatments focused on curing terminal illnesses are not covered by hospice, nor is treatment related to other non-terminal illnesses the patient may have.

Can a patient receive care related to curing the terminal illness while in hospice care?

No, only hospice care will be provided for the terminal illness. However, if the patient has other illnesses that need to be treated, those conditions will still get the medication and attention they need.

Who can receive hospice care?

Before, hospice care was just for older adults, but now anyone can receive hospice care regardless of age, including children.

What are the signs that someone should have hospice care?

If you or a loved one is ready to forego receiving cure-based care for a terminal illness and wish to live more comfortably, hospice can help make this transition.

Who treats the patient?

Hospice care provides the patient with a team of specialists dedicated to making the life of the patient

as comfortable as possible. This includes social workers, doctors, therapists, nurses, and spiritual advisors. There will always be someone available to the patient at all hours of the day and each person works personally with the patient to ensure they are being cared for the way they prefer.

How long can someone remain in hospice care?

Someone can remain in hospice care as long as they meet the criteria of having six months or less to live, according to a physician.

Do you have to be moved into a hospice facility to receive hospice care?

No, you can receive hospice care in the comfort of your own home if you wish. You can receive hospice care anywhere: nursing homes, retirement homes, hospitals, or wherever you are living.

Who pays for hospice?

Private health insurance, depending on the plan, may cover all or some of hospice care. Medicare covers all care. Hospice care is not something anyone should shy away from, and should be considered seriously when thinking about making end-of-life arrangements. Those who receive hospice care at the end of their lives are able to have greater control over this moment of their lives and greater comfort. Those within hospice care are less likely to have to go through unnecessary painful treatments or take medications they no longer wish to take. Though it can be a difficult topic to discuss, it is important to be open in talking about hospice care with family to ensure you get the control and guidance you deserve when it is that time.



Pre-Planning for Peace of Mind

"Is this what they would have wanted?" is an all too common question when families come to plan a funeral. Making your loved one's wishes clear ahead of time, can prove to be a great comfort to your family.

What Is Pre-Planning?

Pre-planning is simply the process of drawing up plans for a funeral before they are needed. It involves gathering a variety of family information and making decisions about the type of service wanted (e.g. where the funeral itself should take place and who might participate). Working together with a Funeral Director, you can plan, organize and record all requests.

The appointed Funeral Home can lead you through the process, providing advice and guidance along the way. They will ensure that you have all the information you need about their products and services, allowing informed decisions to be made.

Why Pre-Plan?

While everyone who makes the decision to pre-plan has their own reasons for doing so, the greatest motivator is the desire to protect family members, by ensuring that they won't face the difficult task of making arrangements at a time of loss.

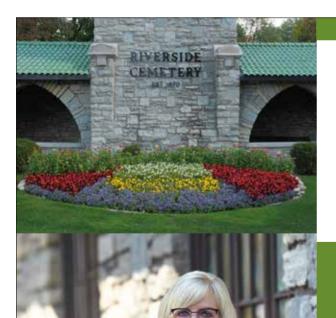
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