

# Services at a Life Plan Community



The Esquiline

*A Life Plan Community at the Shrine*

*It's true that Life Plan communities, also called continuing care retirement communities (CCRCs), are typically a more expensive older adult living option upfront, but they also offer the most bang for your buck.*



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## Life Plan Community Fees and Structure

Life Plan communities usually require an entrance fee, as well as monthly charges used to prepay for care and provide the business money to operate. Average entry fees, according to MyLifeSite, range from \$107,000 to \$427,000, and average monthly service fees range from \$2,089 to \$4,154. Many also require an application fee to be on the waiting list.

Because The Esquiline is a nonprofit under the auspices of the Missionary Oblates of Mary Immaculate, we operate differently than for-profit Life Plan communities. Our goals are centered around service, not turning a profit. It's a part of our roots—we are the only retirement living community located on the grounds of a national Catholic shrine.

## The Value of a Life Plan Community

Along with the many services tied to the value of a Life Plan community, many older adults flock to them for the assurance they provide. Care is there throughout life without having to move. At the Esquiline, we provide independent living, assisted living and skilled nursing care all under one roof.



Life Plan communities offer many amenities as part of their services. These usually include:

- Meal plans
- Barber shops/beauty salons
- Fitness center
- Transportation for shopping and to local attractions
- Public areas
- Library
- Home and property maintenance
- Snow removal
- Housekeeping
- Linen service
- 24-hour security
- Emergency response systems
- Parking
- Free entertainment

At The Esquiline, we offer all of the above, as well as:

- Free Wi-Fi
- Dentist consultant on-site
- Monthly massage therapist on-site
- Monthly Podiatrist on-site
- Auditorium for dances, concerts, movies and lectures
- Lounge with big screen TV/VCR/DVD
- Computer Cafe with Internet access
- Arts & Crafts room
- Billiards room
- Puzzle room
- Woodworking area
- Aviary
- Bank representatives on-site weekly
- Community garden
- Beautiful chapel available 24 hours a day, seven days a week
- Pastoral staff, including Catholic priests and a Protestant minister
- 200 beautifully landscaped wooded areas, including a rose garden, a waterfall, fountains, and courtyards for leisurely outdoor strolls
- Wide halls with handrails and floor-to-ceiling glass for scenic views
- Storage facility

*Note: Even more services and new amenities are coming as part of our redevelopment project.*

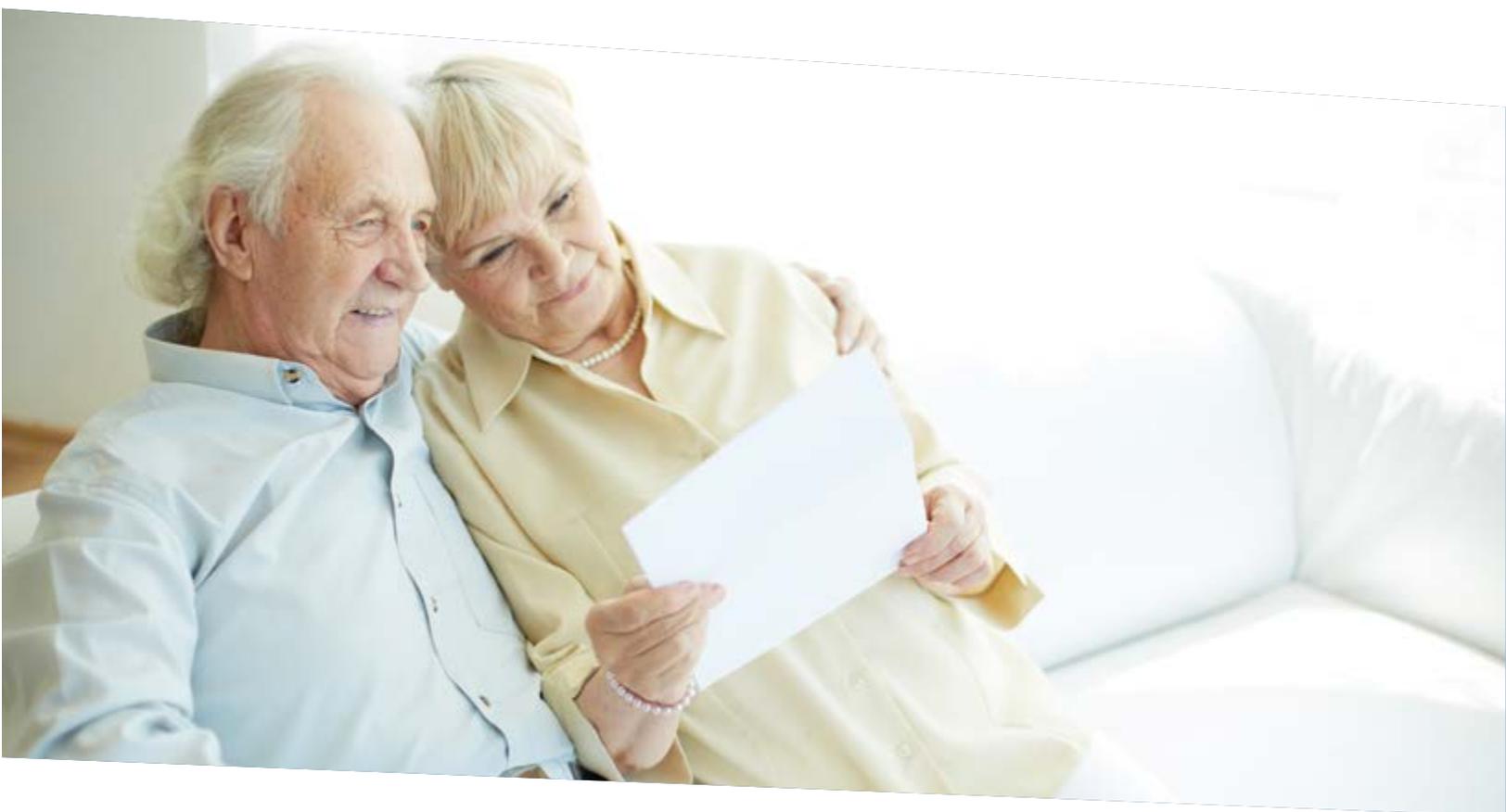
## Compare the Costs of a Life Plan Community and Other Living Options

Estimated 2018 Cost of Care in Illinois	
Homemaker Services	\$51,846
Home Health Aide	\$53,024
Adult Day Health Care	\$19,325
Assisted Living	\$45,979
Semi-Private Nursing Home	\$70,303
Private Nursing Home	\$80,642
Life Plan Community*	\$58,623*

Source: 2016 Genworth Financial report

\*The median annual national cost of care for a Life Plan community, according to estimate given in a previous section, is approximately \$37,458 ( $\$3121.5 \times 12$ ) plus the median entry fee of \$267,000, averaged out over a 15-year span (\$17,800), to total \$55,258. That estimate is from 2016, so when we add 3% annually for inflation, as Genworth did, the mean estimated annual cost for a Life Plan community in 2018 would be \$58,623.21.





## Compare Current Living and Life Plan Community Costs

Most people don't realize how much they actually spend on costs at home. Think of all the expenses you incur in your home — home maintenance and repair, lawn mowing, snow removal, transportation, entertainment, dining, real estate taxes, insurance, utilities, linen service, housekeeping, appliance repair and replacement, lectures, seminars, fitness club membership, emergency response system, home security, on-site healthcare, wi-fi, cable, and more — that are included in the cost of a Life Plan community.

### For More Information

Please contact us at The Esquiline at 618-394-6400 or 800-533-6279 for our fee schedule and to get your financial questions answered.



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