

MORNINGSIDE

EXPECT MORE FROM RETIREMENT

THE TYPE A CONTRACT *difference*

There are several senior living options in Orange County. Each type differs in its amenities, contracts and costs, levels of care available, and value.*

LIFE PLAN COMMUNITY: A community designed to provide an active, fulfilling lifestyle, along with peace of mind for the future.

TYPE A EXTENSIVE CONTRACT:

- Prepay for long-term care
- Monthly fee remains predictable, even with elevated care needs
- Predictable expenses make planning easier

TYPE B MODIFIED CONTRACT:

- Prepay for some future care
- Cost of care discounted in some form, usually with a discount or predetermined number of free days in the health center

TYPE C FEE-FOR-SERVICE CONTRACT:

- Little or no prepay for care
- Cost of care services paid by resident at full market rates
- Expenses less predictable
- Resident absorbs risk for cost of care

RENTAL COMMUNITIES: Instead of an upfront entrance fee, residents pay monthly for their residence and use of the community's services and amenities. If on-site health care is available, typically residents would pay the full market price for that care.

MORNINGSIDE: As a Life Plan Community with a Type A contract, we offer residential living with different levels of care included. Residents who need long-term care have preferred access to those services in a familiar setting, at the same monthly fee, plus the cost of two additional meals per day.

*We encourage you to further research the different types of contracts and the differences in value to you. The above is just our effort to get you started by describing some typical aspects. Always ask questions, because individual community plans may differ.

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This chart is a sample of our "Face the Future with Confidence" guide. Please contact us for the complete version.