

HEALTH CARE

Legacy at Mills River offers the most comprehensive approach to health care available in a Continuing Care Retirement Community. Legacy offers its Members a focus on wellness, nutrition, social and spiritual wellbeing; and when your health care needs change, Legacy offers an unsurpassed package of services to provide care when needed, and to help you manage what can be a burdensome process.



LIVING INDEPENDENTLY AT LEGACY AT MILLS RIVER

PRIMARY CARE CLINIC, THERAPIES AND MEDICAL TRANSPORTATION

Regular check-ups and diligence in follow-up treatments are important components of health care. At Legacy at Mills River we simplify this process in two ways. First, a full clinic staffed by an outside physician practice will be located on campus allowing residents to choose to receive primary care including periodic exams, lab work, sick visits and first-aid. Additionally, some specialists such as podiatrists, audiologists and others may see patients as part of the clinic services. Many residents of CCRCs find on-site primary care clinics to be a tremendous benefit.

Legacy at Mills River will have a contract with a firm providing physical, occupational and speech therapy on campus. Therefore, Members will not need to travel offsite following surgery, injury or illness requiring follow-up rehabilitation services.

However, for residents who choose to use physicians or specialists outside of Legacy, transportation services are provided during regular windows throughout the week.

COVERAGE ADVOCACY AND ADMINISTRATION PROGRAM

If terms like “co-payment,” “deductible,” “EOB,” and “Donut Hole,” cause you stress, then Legacy at Mills River’s Coverage Advocacy and Administration Program (CAAP) will give you comfort. Developed over many years, the CAAP, with the authorization of participating Members, steps between health care providers and payers (Medicare, Insurance Companies) to serve as an advocate to verify all plan coverages and charges. Additionally, Legacy staff intervenes to schedule payments to provide reassurance to Members and Providers. Legacy at Mills River may pay certain approved charges on behalf of the Member and add the charge to the Member’s account.

This time, stress and potentially money-saving program is viewed by Members at RLA-involved communities as one of the most appreciated benefits available to Members.

LEGACY
AT MILLS RIVER

HEALTH CARE (CONT.)

WHAT IS LONG-TERM CARE?

One of the possibilities of growing older is the potential to need long-term health care. Legacy at Mills River will be a licensed Continuing Care Retirement Community (CCRC) by the State of North Carolina, otherwise known as a Life Plan Community. In CCRC/Life Plan Communities, Members benefit by having access to multiple levels of care without having to leave the community itself. Members can live independently, receive care in their homes or transition to care in an on-campus Assisted Living (including memory care) and Skilled Nursing center.

No one can accurately predict their need for long-term care because many of the factors that lead to needing this type of care are simply not knowable in advance. For example, accidents often lead to a need for long-term care but simply cannot be predicted. Of course, personal and family medical history can give important insights. See the last page for general insights that can be helpful as you consider long-term care.

LONG-TERM CARE AT LEGACY AT MILLS RIVER

When assisted living and nursing care services are needed on a permanent basis, Legacy at Mills River offers access to outstanding, Members-only long-term health care combined with an innovative, flexible approach to paying for care.

ELIGIBLE DAYS

As a membership benefit, all Legacy Members are provided 15 “eligible days” per calendar year of limited room and board care in the Legacy at Mills River Health Center. Eligible days can accumulate to a maximum of 30 days. Members may utilize eligible days to be cared for due to a short-term illness, to rehab from surgery, accident or illness or at the beginning of a permanent stay at the Assisted Living or Skilled Nursing level of care. During an eligible day stay, Members are provided semi-private accommodations and one meal per day. Private accommodations may be available for an additional charge and two additional meals per day will be billed to Member’s account.

CONTINUING CARE MODIFIED PROGRAM—STANDARD

The Continuing Care Modified Program provides access to on-campus Assisted Living and Skilled Nursing care to initial Members at no additional charge. Members utilizing the Continuing Care Modified Program will pay a per diem (daily) rate for care received that is intended to be below the going rate in the local market. Current projected base rates for 2021 at Legacy at Mills River are:

ASSISTED LIVING	SKILLED NURSING
\$156/day	\$263/day

A resource for tracking rates for long-term care services:
www.genworth.com/aging-and-you/finances/cost-of-care.html

LEGACY
AT MILLS RIVER

HEALTH CARE (CONT.)

LIFE CARE PROGRAM—UPGRADE

The Life Care Program is an upgrade option that provides access to on-campus Assisted Living and Skilled Nursing care to Members for an additional one-time fee. Under this program, members pay their contracted monthly fee for independent living* as their healthcare rate once they permanently relocate to long-term care. Pricing for this optional Life Care Contract varies and is subject to change. *Monthly fees for independent living are subject to annual cost of living adjustments.

HOW TO DECIDE?

A very unique feature of Legacy Life Care Program is the ability to delay the decision to upgrade. At Legacy at Mills River, Members are not required to make their choice to upgrade to the Life Care Program upfront, when information may still be limited. Our Members can choose to upgrade at any time, at least 12 months in advance of their need for care. This allows Members to further evaluate their health and financial status before making this important decision.

When you consider how to best maintain your health and to adapt to health changes as they occur, we are confident you will appreciate the options and the flexibility afforded by the services and programs at Legacy at Mills River.

LONG-TERM CARE STATISTICS

(AARP, Alzheimer's Association, NAIC)

22%

Percentage of individuals over 65 in the highest income quintile who will have a long-term care need of two years or longer.

47%

Estimated percentage of men 65 and older who will need long-term care during their lifetimes.

58%

Estimated percentage of women 65 and older who will need long-term care during their lifetimes.

52%

Percentage of people turning age 65 that will need some type of long-term care services in their lifetimes.

LEGACY
AT MILLS RIVER

HEALTH CARE (CONT.)

10%

Percentage of Americans over age 65 who have Alzheimer's dementia.

15.2%

Percentage of individuals turning 65 between 2015 and 2019 who will spend more than \$250,000 on long-term care during their lifetimes.

2.5

Years is the average number of years women utilize long-term care.

1.5

Years is the average number of years men utilize long-term care.

\$341,840

Estimated lifetime cost of care for someone with dementia.

What should people do as it relates to planning for a possible need for long-term care? We recommend that you use the information you have—medical and financial—and make an informed choice that gives you peace of mind. CCRCs/Life Plan communities like Legacy at Mills River can provide that peace of mind for its Members.



LEGACY
AT MILLS RIVER