FAQ: Everything You Need to Know About Life Plan Communities

THE VILLAGE AT ORCHARD RIDGE
A National Lutheran Community

Planning for the future can feel overwhelming, but life plan communities provide a unique solution for those looking to combine independence, social connections and access to care as they age. If you're curious about what these communities offer and whether they're the right choice for you or a loved one, this guide covers the essentials to help you make an informed decision.

What is a Life Plan Community?
A Life Plan Community, also known as a continuing care retirement community (CCRC), is a residential community for older adults that offers independent living, assisted living and skilled nursing care all in one location. These communities are designed to adapt to your changing needs, allowing you to maintain your independence while having future care options in place. They often feature resort-style amenities like fitness centers, dining venues, social clubs and walking trails for a vibrant, fulfilling lifestyle.

Who are life plan communities for?
Life plan communities are ideal for older adults, typically aged 65–85, who value independence but want the peace of mind that comes with having future care secured. They're especially appealing to those looking to downsize, enjoy a maintenance-free lifestyle or address concerns like social isolation and easy access to healthcare. Financial stability is key, as these communities often require entrance fees and monthly payments.

What are the benefits?
Life plan communities offer numerous advantages:

- **Peace of mind:** Guaranteed care as your needs evolve.
- **Maintenance-free living:** No home repairs, yard work or surprise expenses.
- **Social opportunities:** A built-in community with regular events and activities.
- **Wellness-focused lifestyle:** Access to fitness programs, healthcare services and wellness initiatives.
- **Luxury amenities:** Enjoy swimming, art classes, cultural events and more.

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How do life plan communities work?
These communities operate on the concept of a "continuum of care." Residents typically begin in independent living and can transition to assisted living or nursing care as their needs change. Financial models often include an upfront entrance fee — sometimes partially refundable — along with monthly fees that cover housing, meals and amenities. Admission requirements may include health screenings and financial assessments to ensure fit.

How do I choose the right community?
Choosing the right Life Plan Community takes time and research. Start by considering location — do you want to stay close to family or explore a new area? Next, work with a financial advisor to determine how the costs compare to aging in place. Make sure to visit multiple communities, tour facilities, meet residents and evaluate amenities. Ask detailed questions about care options, fee structures and policies, and have a lawyer review contracts to ensure you fully understand the terms.

Next steps
Begin by researching communities in areas that interest you. Attend tours, participate in informational sessions and talk to current residents to get a feel for the lifestyle. Take your time to find a community that aligns with your budget, goals and vision for retirement.

A Life Plan Community isn't just about care — it's about creating a vibrant, worry-free lifestyle that enriches your retirement years. Take control of your future today and explore if this option is the right fit for you!

Contact The Village at Orchard Ridge–A National Lutheran Community today at 540-486-2956 for a personalized consultation or to schedule a tour.