





A Division of Lutheran Retirement Ministries of Alamance County, North Carolina

QUESTIONS AND ANSWERS

CONTINUING CARE RETIREMENT COMMUNITIES

1. What does Continuing Care Retirement Community (CCRC) mean?

CCRCs, also known as Life Plan communities, are communities that provide a continuum of care to older adults under a contract for the life of an individual. Typically, there are three levels of care offered: Independent Living, Assisted Living, and Skilled Nursing Care. Twin Lakes offers all three levels, in addition to an exceptional Memory Care residence. The NC Department of Insurance oversees all CCRCs in the state.

2. Are all CCRCs the same?

Definitely not. Fees, services offered, and accommodation choices vary with every community. In addition, CCRCs typically offer one of five types of contracts: Extensive, Modified, Equity, Rental, and Fee for Service. Twin Lakes offers the Fee for Service contract which means residents pay only for the services they are receiving in Independent Living. They do not prepay for higher levels of care they may never need as other contracts in other communities might require. In addition, Twin Lakes holds the highest level of achievement, a Five-Year Term of Accreditation, through CARF-CCAC (Commission on Accreditation of Rehabilitation Facilities-Continuing Care Accreditation Committee). Only 10% of CCRCs in the nation are CARF-CCAC accredited.

3. What happens if I need a higher level of care?

As a resident, you are assured priority access to all higher levels of care provided at Twin Lakes Community. In addition, our Home Care Agency is available to assist with managing a health issue in a resident's home. Our Adult Day program for participants with dementia affords their caregiver respite time. Short-term rehabilitation and therapy services are also available on campus.

4. Is Twin Lakes a Medicare/Medicaid facility?

Yes. We accept Medicaid and Medicare in Coble Creek Rehabilitation and Healthcare.

ADMISSIONS

5. What is an entrance fee?

An entrance fee is a one-time fee for acceptance of a particular home at Twin Lakes Community. This entrance fee establishes one's rights and priority to suitable living arrangements at Twin Lakes Community. It also establishes one's priority to health care services. The entrance fee varies according to the square footage of the home.

6. Is the entrance fee refundable?

Twin Lakes offers two refund options. The standard entrance fee is refundable in an amount reduced on a pro rata basis for 30 months. After 30 months, no portion of the entrance fee is refundable. Our second option provides for 50% of the entrance fee to remain fully refundable for the life of the contract.

7. What is the age requirement for admissions?

An individual or one member of the couple must attain the age of 62 before admission.

8. Do I have to be a Lutheran to live at Twin Lakes Community?

No. Residents of Twin Lakes come from a wide variety of backgrounds and experiences, and the spiritual and religious beliefs of residents are equally varied.

9. Tell me a little more about the variety of residents' backgrounds and experiences.

One of the core values of Twin Lakes is that we are an inclusive community. It states that "we celebrate the diversity of our community and welcome people of all faiths, races, cultures and life experiences." We are proud of the diversity of our residents and staff, and are committed to fostering a community where all of our members feel a sense of belonging. Our statement of diversity and inclusion, which is posted on our website, concludes with an explanation of our reasons for this commitment: Diversity makes us strong. Inclusion makes us home.

SERVICES & FINANCIAL INFORMATION

10. What services are provided as part of the Twin Lakes contract/monthly fee?

Utilities - All utilities except telephone service are included in the monthly fee. This includes electric, water, gas, cable, garbage and recyclables pickup, and Wi-Fi service in each home and campus-wide at no additional cost.

Maintenance - Twin Lakes residents have virtually no homeownership responsibilities. We maintain both the outside and inside of the home. This includes plumbing, electrical, appliances, painting and repair, down to replacing light bulbs and filters.

Landscaping - Twin Lakes provides landscaping for common areas and the area surrounding a resident's home. Residents may do personal plantings with approval. Landscaping includes interior and exterior pest control.

Security - Twin Lakes provides security around the clock. All entrances are equipped with traffic control gates.

On-Site Healthcare Services - Twin Lakes maintains a 24-hour emergency response system in which a Twin Lakes EMT is dispatched to assist individuals in need. This service is accessed through emergency pull cords located in the home, or personal pendants available for a small monthly fee. In addition, a team of nurses, nursing assistants, and social workers provide supportive services for independent living residents.

Transportation - Twin Lakes provides group transportation for personal shopping and medical appointments. Other individual transportation is available for a fee.

Recreational, Social and Religious Activities – Twin Lakes provides a diverse array of activities covering all eight dimensions of wellness: physical, spiritual, social, intellectual, emotional, environmental, nutritional and vocational. Every level of care is staffed by a full-time life enrichment coordinator. Our Wellness Directors coordinates a dynamic program individualized to meet the personal goals and needs of each participant.

Furnishings - Twin Lakes provides window blinds, refrigerator, range, built-in microwave, garbage disposal, dishwasher, and washer/dryer. The Heather and Laurel apartments have access to a laundry room conveniently located on every floor and they do not have a dishwasher.

Insurance - Twin Lakes bears the expense of insurance including fire, extended coverage of buildings, and liability insurance. Residents provide their own coverage for personal belongings.

Annual Cleaning - Twin Lakes provides a thorough annual cleaning for each resident's home.

Grace Days - Twin Lakes provides three days of a short term stay in a higher level of care to each resident per year at no additional charge.

11. Are there other services available that a resident may obtain for an additional fee?

Yes. Optional services are available on a fee-for-service basis. Those services include housekeeping, private transportation, in-home care, rehabilitation and salon services.

12. Is there a required meal plan?

No. Having no mandatory meal plan gives Twin Lakes residents the pleasure and flexibility of enjoying one of the area's many diverse restaurant choices or their own home cooking. Twin Lakes offers three dining options on campus. The Terrace and Blue Heron Pub are full service restaurants overlooking one of our beautiful lakes, and The Hearth Café is an a la carte dining venue. Residents pay only for the meals they choose to eat here. Meals may be delivered to an individual's home at no additional charge. Tipping is not permitted for any service provided at Twin Lakes.

13. Do I pay property taxes?

Because you own a contract of services at Twin Lakes rather than a deed to a home you do not pay property taxes.

MISCELLANEOUS

14. May I have pets?

Yes. The contract states pets are not allowed; however, a Pet Waiver is available for the privilege of keeping a pet on campus. Dogs are not allowed in some apartments.

15. May I have a garden?

Twin Lakes provides a community garden area and takes care of the initial soil preparation. Individual plots are assigned to residents who submit a request.

16. May I have guests in my home at Twin Lakes?

Yes. In addition, Twin Lakes has a two-bedroom guest house and two guest apartments available for a reasonable fee.

17. May I decorate my home at Twin Lakes?

Certainly. Many residents express their personal tastes in the decorating of their homes.

18. How close is it to the nearest shopping center?

Many grocery stores, restaurants, pharmacies and banks are located within a half mile of our campus. Major shopping areas are within one mile.

19. Are medical facilities close?

Alamance Regional Medical Center is approximately 2 miles from Twin Lakes. Most doctor offices are within one to two miles. We are forty to fifty minutes from the major teaching hospitals of Duke, UNC, and Wake Forest Baptist.

20. Is smoking allowed at Twin Lakes Community?

No. Twin Lakes Community is a tobacco-free campus.