

HIGHPOINTE AT REBECCA

A Concordia Community



Frequently Asked Questions

For easy reference, we have organized this list of FAQs to keep at your fingertips. Thank you for your interest.

HIGHPOINTE

— AT —

REBECCA

Q. What is the age requirement?

A. The minimum age is 68 years old, but applicants under 68 can inquire about special considerations. Exceptions may also be made for couples when at least one applicant is 68 or older.

Q. What is included in the monthly fee?

A. In addition to the lifestyle, the monthly fee includes utility charges such as electric, natural gas/heating expenses, water and sewage, garbage, basic cable, wireless internet access, continental breakfast, personal transportation (limited), scheduled transportation (limited), concierge services, property taxes, activity programming, use of common spaces, valet service (limited), snow removal and landscaping, routine maintenance, 24 hour electronic surveillance, and emergency response system.

Q. Will my monthly fee increase?

A. Monthly fees will increase only slightly each year, to keep up with inflation. Most retirement communities increase monthly fees 3-5 percent each year. The Concordia standard has been only 1-3 percent annually over the last decade.

Q. What kind of insurance is required?

A. Concordia obviously carries insurance on the building and property. We recommend that residents purchase renter's insurance to cover their own personal belongings. Medical and/or long-term care insurance does not cover retirement living, but residents are expected to maintain quality medical insurance, in case a higher level of care is ever needed.

Q. Is storage available?

A. Each apartment includes a private, locked storage bin on the lower level of the building.

Q. Can you explain the three payment options?

A. The three options are designed to be mathematically equivalent, based on averages. It's important that you determine what works best for your specific situation. The options are:

- **Rental** – Entrance fee is non-refundable. This is the lowest entrance fee option but has the highest monthly fee.
- **6-Year Amortizing** – Each year that you occupy the apartment, the refundable portion of your entrance fee decreases. After six years, you will no longer be eligible for a refund on any part of your entrance fee; however, the declining balance of your entrance fee keeps your monthly fee lower, even after the six years. *In other words, you are pre-paying a portion of your monthly fee to keep your monthly costs down.*
- **75% Refundable** – This option has a higher monthly fee than the 6-Year Amortizing option. However, regardless of how long you occupy the apartment, you or your estate will receive a refund of 75 percent of your entrance fee within 60 days of your apartment being vacated, *regardless of whether your apartment has been reoccupied yet.*

One of our admissions counselors would be happy to explain each option in detail if you schedule a time to meet in person.

Q. What does Concordia do with the refundable portion of my entrance fee to ensure I receive my refund after the apartment is vacated?

A. Unlike most retirement communities, which typically apply your entrance fee to operational costs, we put your entrance fee into a savings account. This way, you carry no risk of losing it, and we can refund your money within 60 days.

Q. What happens if my house doesn't sell in time?

A. Many people rely on the income raised from selling their home to pay for their entrance fee. While some people fear that their house won't sell before they are scheduled to move in, we have found that approximately 9.9 out of 10 times, the house sells in plenty of time. But in the off chance it doesn't, we will give you one year, interest free, to sell your house and use the proceeds to pay your entrance fee. Certain restrictions apply, so ask the admissions counselor for details.

Q. How will I be charged for meals?

A. At the end of the month, you will be billed for the number of dinners you ordered – a minimum of 15 per month, which is in addition to your monthly fee. If you are traveling for the winter or are spending time in the health center recovering from a surgery or ailment, the minimum may be waived at the discretion of administration. Continental breakfast is free. For lunch in the deli, you will pay with cash or be able to charge your apartment.

Q. If I become ill, am I automatically sent to a higher level of care, such as personal care or skilled nursing?

A. Not necessarily. We subscribe to an aging in place model, which means we want you to be able to stay in your apartment as long as possible. Home care services are available through Concordia Private Care to help you stay safe and independent. These services include light housekeeping, laundry, etc. You can also receive health care services in your apartment.

Concordia Visiting Nurses is a Medicare/Medicaid-Certified Home Health Care agency, and with an order from a physician, services such as skilled nursing care, palliative care, physical therapy, occupational therapy, speech therapy, social workers, Telehealth monitoring, disease management and other specialty services are available.

Q. How close is the retirement community to Pittsburgh?

A. Downtown Pittsburgh is approximately 15 miles away.

Q. Can Concordia at Rebecca Residence care for me if my health deteriorates and I require a higher level of care?

A. Concordia at Rebecca Retirement Living residents have priority admission to our ON-SITE short-term rehabilitation, personal care and long-term nursing care - as well as Concordia's other personal care, short-term rehabilitation, memory care and long-term nursing care communities. Should that need ever arise, we are here to help make the transition as easy as possible. Only when these services are provided is the resident required to pay the daily rate for the services received. The fees for higher levels of care vary by location and are posted on our website. ***For a limited time, we are offering new Highpointe residents a 10% discount on future health care services at Concordia at Rebecca Residence! Ask an admissions counselor for details today.**

Q. Are pets permitted?

A. Certain pets are permitted, including one dog (under 25 lbs.), two cats, and/or birds or fish. No pets will be allowed to reside at Concordia at Rebecca Retirement Living without management's prior approval. Appropriate documentation and/or evidence of immunizations, neutering, good health, etc., must be provided and registered in the resident's file before pet(s) can reside on the premises. Other terms and conditions apply, so please ask the admissions counselor for specifics. There is a non-refundable pet deposit.

Q. Is there a pharmacy on-site?

A. Concordia has an in-house pharmacy called Providence Pharmacy, which makes daily deliveries to all of our communities. You do not have to use Providence Pharmacy, but it is a convenient amenity for residents throughout our system. Proceeds from Providence Pharmacy benefit local and international mission work.

Q. What will the parking situation be?

A. A limited number of garages are available for an additional cost. Limited valet service is available during inclement weather for those who do not rent a garage. Each apartment is provided one reserved, personalized parking space. Guest parking is available as well.

Q. What transportation services are available?

A. There is free transportation to local stores/attractions on a regular, scheduled basis. You will also receive a number of medical transportation trips annually, within a 15-mile radius. Additional trips are available at a cost. Periodic group trips to special activities, special shopping trips, etc., are available at a minimal cost.

Q. Am I able to have out-of-town guests?

A. Guests are welcome to stay overnight in your apartment (length of stay is at the discretion of the building administrator), as long as they register beforehand for security purposes. The building also has a guest apartment available to reserve at an affordable rate for those who wish to have additional privacy or space.

Q. Is there an additional fee for a married couple?

A. Yes, there is a second occupant fee. When the second occupant vacates for any reason, the fee will discontinue.

Q. How do I reserve an apartment at Highpointe at Rebecca?

A. Simply complete an application (we are happy to walk you through the paperwork) and submit it with your transferrable deposit. We will review your application and, if approved, give you the good news that you need to come in to choose your apartment! To speak with an admissions counselor or request an application, call 724-444-1521.

Highpointe at Rebecca
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