



Answers to commonly asked questions

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## What is meant by independent living?

"Independent Living" means just that. Residents can come and go as they like. They set their own schedules. They choose their meals, friends and activities. The staff of Scotia Village is never intrusive but always available to help when needed. The lifestyle we offer provides an opportunity for enhanced living through the many programs and opportunities available to all Scotia Village residents.

## Do I need specialized insurance to live at Scotia Village?

All residents should have Medicare A and B and at least one supplemental insurance or equivalent insurance coverage. Though not required, Scotia Village recommends long-term care insurance programs that can address the difference in cost between independent living and an extended stay in our Healthcare Center. To protect personal belongings, we also suggest that residents have renter's insurance.

## Do I own my apartment or home at Scotia Village?

Though the signing of the Residence and Care Agreement does not transfer any proprietary rights, it does provide for a lifestyle that can enhance and extend lives. Further, it provides residents priority access to the healthcare that they may need one day.

## Is there an entrance fee refund policy at Scotia Village?

Should a resident's circumstances necessitate a move from Scotia Village, there is a 48-month prorated reimbursement period. The first 60 days of occupancy are considered a trial period. A resident may decide

to leave at any time within this period and receive a 96% refund of the entrance fee paid. After the trial period, the entrance fee refund would be reduced by 2% for each month of residency.

Scotia Village also provides the option of a 50% or 90% refund of the entrance fee. With this option, residents pay a larger entry fee with the knowledge that a significant portion of the fee will be refunded regardless of when or why the resident leaves Scotia Village.

## What if I run out of money?

The Scotia Village Foundation is available to help those residents of modest means who need some financial assistance to cover their Scotia Village expenses. Residents are free to speak with the Executive Director to see if they qualify for assistance from the Foundation.

## Are tax savings associated with living at Scotia Village?

Yes. The federal government allows for persons who live in continuing care communities to claim the portion of their entrance fee and monthly fee that is deemed healthcare-related. This percentage fluctuates on a yearly basis but usually represents a significant tax savings opportunity.

## Is the monthly fee fixed?

The monthly residential fee is subject to change. This fee is based on the actual cost of operating Scotia Village. Scotia Village strives to keep the monthly fee as low as possible while adhering to sound financial practices.



### **Does the monthly fee change if I move to another level of care?**

Due to the attentive care provided and the medical services offered, the monthly fees for increasing levels of care are higher. Scotia Village has both Medicare- and Medicaid-certified residences and accepts long-term care insurance along with private pay.

### **Do I pay property tax?**

No. Scotia Village is a not-for-profit community and pays no property tax.

### **How does the meal plan work?**

Scotia Village is equipped with two wonderful dining venues, the Dining Room and the Café. Each resident is afforded a flexible meal allowance as part of the monthly fee. These meals may be eaten in either the Dining Room or Café. Residents are free to eat as many meals as they would like; however, once the budgeted monthly amount is exceeded, the resident is then charged for any extra meals. These charges will be reflected on the monthly statement issued to each resident.

### **Are pets allowed?**

Yes. Pets are allowed in first floor apartments, garden apartments, villas and single family homes. There is a pet deposit required at the time the pet takes occupancy.

### **Is there a smoking policy?**

Scotia Village is a tobacco free campus. The policy forbids the use of any tobacco products on Scotia Village property. Residents, employees and visitors all fall under the jurisdiction of this policy.

### **How can my residence be decorated and can changes be made to my residence?**

Residents use their personal furniture and accessories to reflect their own tastes and preferences. However, any structural, physical change or redecoration must first be approved by the management and is the financial responsibility of the resident.

### **Does Scotia Village have a Residents' Association?**

Yes, Scotia Village has an active Residents' Association that provides effective communication between residents and administration. Designated residents of Scotia Village also serve as voting members of the Scotia Village Board of Trustees.

### **What is a "Grace Day?"**

As part of the monthly fee, each Scotia Village resident receives 14 Grace Days per year. These Grace Days are free days in the Skilled Nursing Facility to be used at the resident's discretion for illness or recovery. There is no charge for Grace Days except for extra meals, pharmacy, physician, therapies and other medical fees.

### **Are there hospitals close by?**

Scotia Village is within two miles of Scotland Memorial Hospital. If a resident requires hospitalization, Scotia Village will coordinate with the resident's physician and/or emergency personnel and the hospital to ensure continuity of care. Scotland Memorial Hospital shares a relationship with area and state hospitals. First Health Regional Medical Center is only 25 miles from the Scotia Village campus. Residents also have access to both UNC Memorial Hospital and Duke Medical Center through the local hospital.

### How many people call Scotia Village home?

Scotia Village is home to more than 225 people. With an eye towards expansion, the strategic plan envisions a future population of between 260 and 280 residents.

### What are the procedures for entering Scotia Village?

Prospective residents have an initial meeting with a Scotia Village representative. The applicant selects a style of residence and enters into a Residence and Care Agreement. The applicant makes a ten percent down payment and submits an Application for Admission, a Personal Health History and a Confidential Financial Statement. A physician's report is submitted confirming the applicant's independent status. All paperwork is reviewed, and approval is communicated to the applicant. The applicant takes residency.

### May I sign up for a waiting list?

Yes, Scotia Village offers a Resident of the Future (ROF) program. This program allows people interested in moving to Scotia Village to be placed on a priority waiting list for available residences. There is a fee associated with becoming an ROF. The majority of that fee is applied to the eventual entrance fee a new resident would pay. While an ROF is waiting, he or she may start to enjoy the benefits of the Scotia Village lifestyle by having access to many of the services and amenities offered. The Resident of the Future is a great planning tool for those wanting to move to Scotia Village. Becoming an ROF helps to ensure that a residence will be available when an applicant is ready to move.

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**Have additional questions? Contact us today!**

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