

RATE SHEET

RATES EFFECTIVE APRIL 1, 2011



Invest In Your Future

Pennswood Village is an active Senior Living Community for people over age 65 that offers a Type A, All Inclusive Life Care Contract. For those who wish to minimize high future healthcare costs, Pennswood Village's Type A Contract is an ideal way to plan for and invest in a secure future while enjoying a resident-directed dynamic community lifestyle now.

Pennswood Village is an active Senior Living Community that offers a Type A, All Inclusive Life Care Contract. This is the most comprehensive level of health care coverage and bundled amenities and services provided by a senior living community.

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APARTMENT TYPE	ENTRY FEE	MONTHLY FEE
Studio <i>504 square feet</i>	\$95,500 single occupancy	\$2,766 single occupancy
One Bedroom <i>576 square feet</i>	\$135,300 single occupancy	\$3,344 single occupancy
	\$167,300 double occupancy	\$4,989 double occupancy
Expanded One Bedroom <i>728 square feet</i>	\$181,300 single occupancy	\$3,918 single occupancy
	\$213,300 double occupancy	\$5,563 double occupancy
Two Bedroom <i>1,064 square feet</i>	\$267,200 single occupancy	\$4,493 single occupancy
	\$299,200 double occupancy	\$6,138 double occupancy
Expanded Two Bedroom <i>1,190 square feet</i>	\$292,700 single occupancy	\$4,806 single occupancy
	\$324,700 double occupancy	\$6,451 double occupancy
Angled Two Bedroom <i>1,280 square feet</i>	\$304,000 single occupancy	\$5,046 single occupancy
	\$336,000 double occupancy	\$6,691 double occupancy
Expanded Two Bedroom with Den <i>1,360 square feet</i>	\$335,600 single occupancy	\$5,300 single occupancy
	\$367,600 double occupancy	\$6,945 double occupancy
Angled Two Bedroom with Den <i>1,470 square feet</i>	\$352,900 single occupancy	\$5,492 single occupancy
	\$384,900 double occupancy	\$7,137 double occupancy

Each Pennswood Village resident is required to carry Medicare A, B, and D (physician, hospitalization, and prescription coverage) as well as a supplemental plan equal to Medicare C. Please ask the Marketing Department for details.

One meal a day is included in the monthly fees above. Pennswood Village offers a flexible meal plan in a variety of different dining venues with meals prepared by our chefs.

HEALTH CENTER RATES UPON PERMANENT TRANSFER:

Please note, residents pay either the monthly fee listed above when living in an apartment or the fees listed below upon permanent transfer to the health center. Residents never pay both fees concurrently.

BARCLAY HOUSE <i>Personal Care Residence</i>	Expanded Studio	\$3,625 per month
	Studio	\$3,160 per month
WOOLMAN HOUSE <i>Skilled Nursing Care Residence</i>	Private	\$4,215 per month
	Semi-Private	\$3,645 per month

For more information 888-454-1122 or info@pennswood.org



Pennswood Village's Type A Contract Offers All Residents:

- Apartment-style housing options
- Services
- Activities and Amenities
- Most importantly, unlimited access to health care with no substantial increase in monthly payments
- The Type A Contract offers the most comprehensive level of health care coverage and services available in a senior living community

All Residents Enjoy:

weekly housekeeping, a variety of dining options, fitness center, social activities planned by our Resident Association, an intergenerational program with local schools, and...

- primary health care services provided by Board Certified Geriatricians, 24 hour a day/7 days a week
- emergency services
- on-site pharmacy
- physical therapy
- transportation to medical specialists
- personal care residence
- skilled nursing residence
- all located on campus with superb coordination of care throughout our community

Our Type A Contract guarantees access to all levels of care when needed, temporarily or permanently, with fixed costs that are clearly outlined in these pages. Except for an annual cost of living increase, residents enjoy the stability and security of our Type A Contract and know that their current and future care needs are delivered on campus by trusted staff with no hidden costs or unwelcome surprises.

****As part of our non-profit, Quaker-directed mission, Pennswood Village guarantees that all residents may continue to reside at Pennswood Village and access all levels of care even if they outlive their assets. Our Fellowship Fund is designed to confidentially assist residents temporarily or permanently with both small and large grants with no expectation of repayment.*



Long Term Care Insurance

For many Pennswood Village residents, moving to our community serves as their Long Term Care Insurance. For those with existing policies in place, Pennswood Village is happy to work with you to help determine what benefits you may be entitled to and how these benefits may complement the services covered by the Pennswood Village entry and monthly fees. Each policy and each potential resident's situation is unique and Pennswood Village is happy to provide a free, no-obligation review of your policy to help you make an informed decision. For information, please contact the Marketing Department.

Moving to Pennswood Village

Pennswood Village has an application process during which prospective residents must financially and medically qualify for entry into our community,

and participate in an admissions interview. Each resident has the opportunity to review our Type A All Inclusive Life Care Contract that acts as a legal agreement between you and Pennswood Village should you choose to move to our community. There may be a waiting list for specific apartment sizes. Contact the Marketing Department for more information or to receive an application.

Entry Fees and Monthly Fees

Each Pennswood Village resident is responsible for paying a one-time Entrance Fee and recurring Monthly Fees. These combined fees pay for the right to occupy an apartment of your choice, services, amenities, and future health care costs, as outlined in the Life Care Contract.

IRS Deductions

Residents are eligible for significant IRS medical deductions on both the

entry fee and monthly fees. A one time deduction of \$32,000 per person in the year the entry fee is paid is allowed, along with a recurring annual \$17,400 per person deduction on the monthly fee. Please ask the Marketing Department for details.

Pennswood Village Refund Policy

If a resident chooses to move out of our community or dies within the first 90 days, Pennswood Village offers a 100% refund of the entry fee. Starting the fourth month, the entry fee refund declines 3% per month for the first 33 months of residency.

Entry Fee Assistance


Partial entry fee assistance is available to residents meeting specific requirements for studio, one bedroom and expanded one-bedroom apartments. For information, please contact the Marketing Department.

The Value Of Living At Pennswood Village *A Financial Comparison*

There is a lot of value included in your monthly fee at Pennswood Village. But don't just take our word for it. Here is a way for you to do the comparison for yourself. The chart below lists what is included in the monthly fee with space next to it for your current costs. We think you will be surprised to discover how much is included in the Pennswood Village monthly fee.

HOUSING	Pennswood	Now
Rental or mortgage payment vs. Monthly Fee	\$ (Monthly Fee)	
Condominium Association Fees	Included	
Homeowners/Renters Insurance		
Utilities: Heat	Included	
Electricity/Gas	Included	
Water and Sewer, Trash	Included	
Basic Cable Television	Included	
Food - 1 meal a day	Included	
Telephone - local, voice mail, long distance		
Cable Modem Service		
HOME MAINTENANCE		
All general maintenance	Included	
Major repairs and replacements	Included	
Yard care, snow removal	Included	
Weekly housecleaning, linens	Included	
TAXES		
PILOT Payments/Real Estate Taxes	Included	
IRS Medical Deduction (Entry, Monthly Fee)	see page 4	
Municipality Head Tax - Middletown Twp.	\$15 per resident	
MEDICAL		
Medicare Insurance (A, B, C, D)		
Supplemental insurance premiums		
medical deductible, disallowances	Included (w/ C or equivalent)	
Dentistry, podiatry, eyeglasses, etc.		
Nursing care - short and long term	Included	
Personal Care	Included	
Professional home care	Included	
Transportation to medical specialists	Local and referral included	
Respite Care	Included	
Medical Insurance Billing Service	Included	
ADDITIONAL		
Fitness/Aquatic Center	Included	
Entertainment, recreation	Activities on campus	
Social Transportation		
Travel		
Other personal expenses		
TOTAL		



Pennswood Village
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www.pennswood.org


Pennswood Village, a non-profit corporation guided by the principles of the Religious Society of Friends, exists to provide within a caring community a continuum of residential, health and community services and programs designed to meet the needs of individuals age 65 and older, based on each person's right to self-determination and independence. The community of Pennswood Village welcomes the diversity of women and men of all races, colors, national origins, religious beliefs, sexual orientations, and disabilities.

