

A FAMILY'S GUIDE TO SENIOR LIVING WITH PMMA

We provide quality senior services guided by Christian values.



PMMA

Presbyterian
Manors Of
Mid-America®



WELCOME, FRIENDS



Like the Good Samaritan, PMMA (Presbyterian Manors of Mid-America®) is here to guide you in your senior living journey. We're a faith-driven, nonprofit organization with 75 years of senior living experience in Kansas, Missouri, and Colorado but our mission has always been the same: to provide quality senior services guided by Christian values.

At PMMA's continuum of care campuses, we're focused on serving people first because we believe everyone is worthy of love and dignity. Our Christian faith guides us to offer care, compassion, and kindness to every resident who calls our communities home — where seniors are honored as unique individuals and essential members of their community.

We've created this decision-making toolkit for families facing the emotionally complex decision to transition a loved one into senior living. With such a major life change, it's natural to feel at least a little worried. You might stress that your loved one will be lonely, think about how you or they will be able to finance the move, or whether they'll have the support and care they need—all of which can bring up feelings of anxiety, sadness, and even guilt.

If you're considering a move to senior living for a loved one, this Family Decision Toolkit is designed to provide the resources you need to find the option that's right for your family. In this guide, we'll show how to:

- Evaluate your senior loved ones' needs and preferences
- Explore senior living options along our continuum of care
- Understand your financial planning and funding options
- Navigate the conversation with your loved one about senior living
- Ask the right questions when touring communities
- Ease the transition so their move goes smoothly

We hope this senior living guide uplifts your family and helps you navigate the decision-making process more easily. Now, let's begin this journey together.

KNOW YOUR OPTIONS: LEVELS OF LIVING

PMMA's [Life Plan Communities](#) offer a full continuum of care services on a single campus, from independent living to assisted living to rehab services, so your loved one can age in place if their needs change.

Independent Living

[Independent living](#) is a type of lifestyle community designed for active older adults who want the freedom of a maintenance-free lifestyle, plus activities, services and amenities, enjoyed among a supportive community of friends. Independent living at PMMA communities offers:

- Private residences with maintenance included
- Nutritious meal plans and flexible dining options
- Engaging social, cultural, and spiritual programs
- Wellness and exercise programs
- Indoor swimming pool at select communities
- Bible study and worship services
- Cultural and educational opportunities
- Off-site activities and day trips
- Walking paths and gardens
- Full calendar of scheduled events including concerts, speakers, bridge groups, weekly pinochle, mahjong, domino and sequence games, ice cream socials, monthly birthday parties, Saturday movie nights, and potlucks



Assisted Living

Assisted living communities provide a balance of support and independence, offering personalized support for daily tasks like bathing, dressing, medication management, and grooming, delivered by an on-site care team in a warm, homelike environment. Assisted living at PMMA offers:

- Assistance with activities of daily living
- Engaging activities and social events
- Three balanced meals served daily in a welcoming dining room
- Social, recreational, and spiritual programs including Bible study and worship services
- 24-hour team member availability for peace of mind
- Housekeeping, laundry, and transportation services
- A safe, supportive environment
- Exercise and wellness programs
- Library
- Bridge groups
- Walking paths
- Full calendar of scheduled events including cultural and educational opportunities, offsite activities and day trips, concerts and speakers, Ice cream socials and monthly birthday parties, and more.

Memory Care

Memory care communities provide specialized support for individuals with Alzheimer's or dementia in a secure, supportive environment where residents can enjoy a life of dignity and purpose. Memory care at PMMA offers:

- Secure environments with safety features for peace of mind
- Team members specially trained in dementia care
- Individualized care plans for each resident



- Therapeutic programs such as Art is Ageless®
- Daily routines promoting comfort, consistency, and engagement
- Family support, resources, and education
- Around-the-clock team supervision
- Secure neighborhood
- Smoke alarm and sprinkler system
- Emergency call system
- Secure building with outdoor patio at select communities
- Worship services
- Opportunities for social engagement
- Individually tailored care plans

Long-term Care

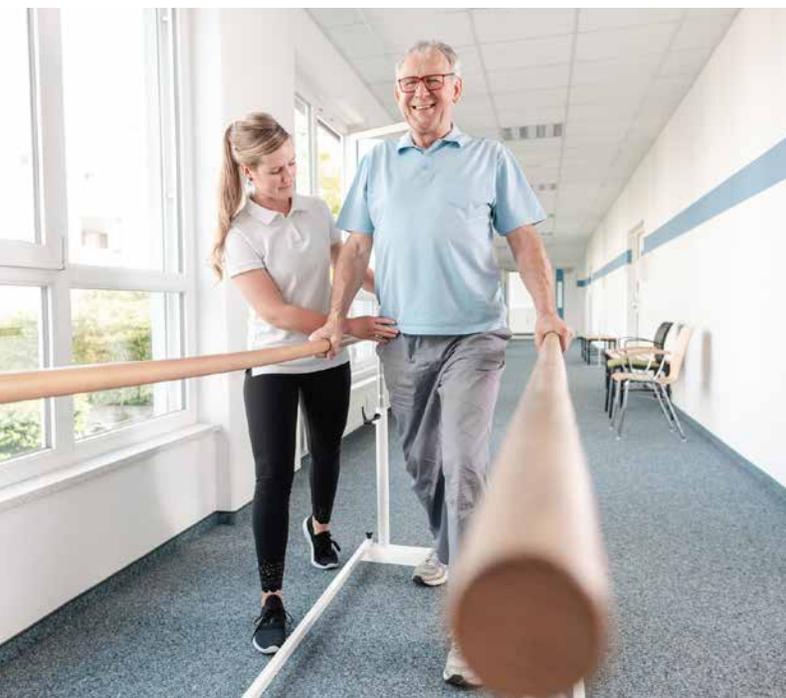
Long-term care is 24/7 nursing support for residents with complex medical or personal needs, and PMMA provides this care with compassion, respect, and dignity. Long-term care at PMMA communities includes:

- Skilled nursing care by licensed professionals
- Support for chronic illnesses and complex health conditions
- Medication management and coordination with physicians
- On-site therapies and wellness services
- Comfortable, homelike surroundings with social opportunities
- Faith-based support for residents and families
- Three daily meals plus healthy snacks
- Daily housekeeping and laundry
- 24-hour compassionate nursing care
- Interfaith spiritual and worship services
- Salon and barber shop services
- Transportation to appointments and scheduled activities
- 24/7 security
- Smoke alarm and sprinkler system
- Emergency call system
- Plenty of opportunities for social engagement

PATH®

PATH® is PMMA's signature program. This short-term rehabilitation program was designed to help residents recover after surgery, illness, or injury (including post-cardiac rehab, neurological rehab and stroke recovery, and orthopedic rehab), and return to daily life. PATH® at PMMA offers:

- Individualized rehab plans tailored to goals and abilities
- Physical, occupational, and speech therapy on-site
- Private rooms with access to therapy gyms
- Multidisciplinary care teams including therapists, nurses, and physicians
- Spiritual support and engagement
- Smooth transitions back to independent or assisted living
- Extended admission hours
- Strong communications between physicians and families
- Employees dedicated to meeting personal recovery goals
- Full outcomes assessment detailing achieved goals
- Social services to support post-discharge needs
- Bible studies and group worship services
- Walking paths
- In-room dining option
- Restaurant-style offerings
- Beverages and snacks always available





WHEN IS THE RIGHT TIME?

While every senior's situation is unique, there are common signs a move to senior living might enhance your loved one's quality of life:

- Missed or forgotten medications
- Frequent falls or safety concerns at home
- Difficulty with daily tasks like bathing, dressing, or cooking
- Poor nutrition or noticeable weight loss
- Decline in personal hygiene
- Increased isolation or loneliness
- Memory lapses or confusion
- Withdrawal from favorite activities or hobbies
- Unpaid bills or trouble managing finances
- Difficulty keeping up with housekeeping
- Mood changes, anxiety, or depression

When it comes to the decision about senior living, don't discount the impact on you. Caregiver burnout is mental, physical, and emotional exhaustion, all of which can be a common result of long-term caregiving without sufficient breaks.

Remember: seeking support when you need it is the greatest sign of strength. And PMMA's faith-based community is here to walk with you through the journey. *Not sure where to start? Just ask — we're here to help.*



STARTING THE CONVERSATION

Talking with your aging parents or loved one about senior living can feel uncomfortable. You may also be worried they'll be resistant to the idea, whether that's because they are worried about leaving their home, are conflating assisted living with nursing homes, or are nervous about being alone and not knowing anyone.

To set the stage for a respectful, loving conversation, start by writing down some talking points, choose a good time and quiet setting, and check out these do's and don'ts for tactfully and gently broaching the subject.

DO:

- Approach your loved one with empathy and understanding
- Keep a casual, positive tone and listen actively
- Validate your loved one's feelings and concerns
- Highlight benefits like a sense of community, social opportunities, professional care, and greater security

DON'T:

- Get too emotional or pressure them into an agreement
- Dismiss their feelings or fears
- Dictate a plan to your loved one as if the decision is already made
- Make it seem like a one-time conversation. Be sure your loved one knows they can ask questions as they arise

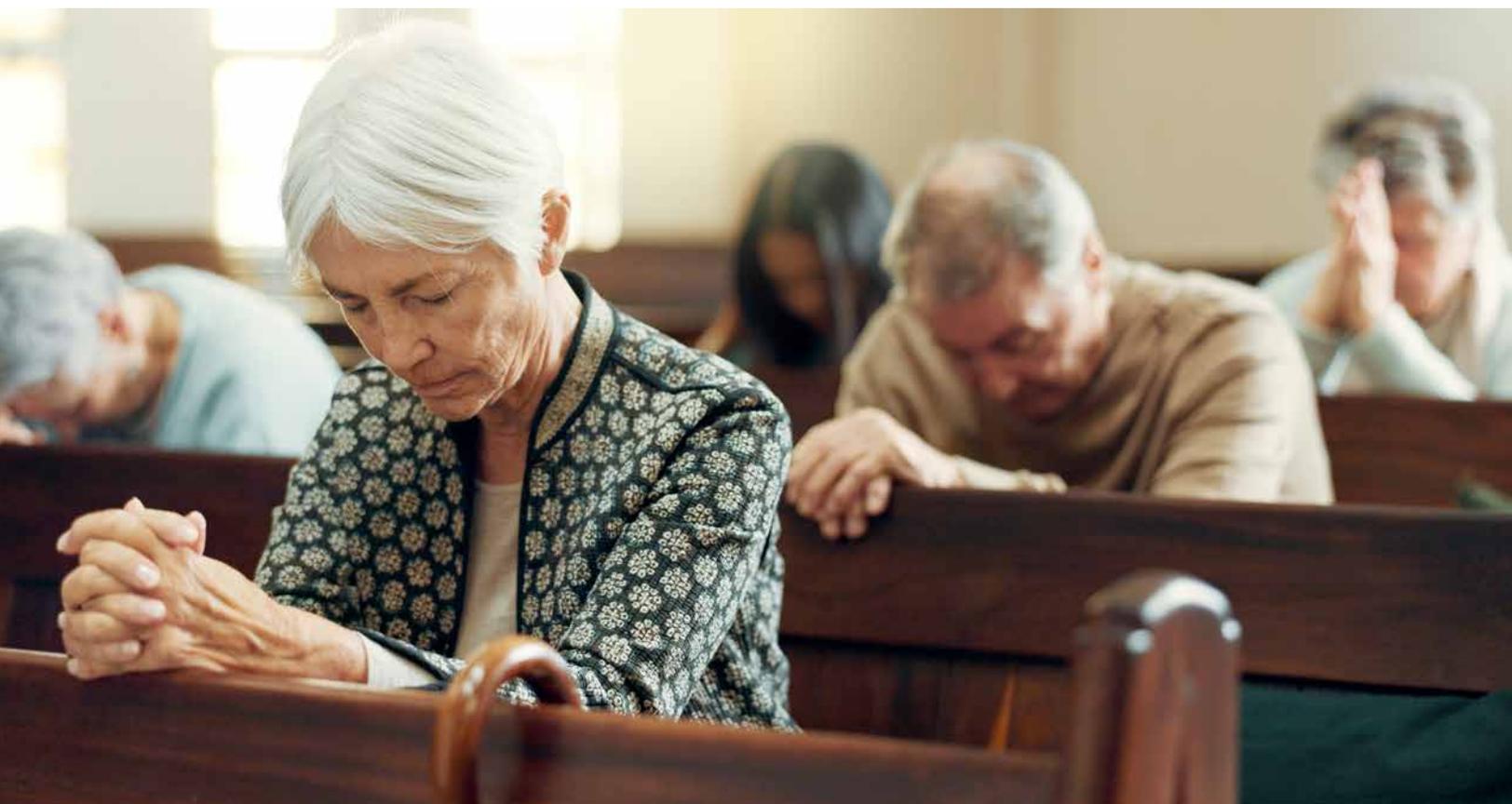


WHAT TO LOOK FOR IN A COMMUNITY

At PMMA, our experienced move-in team will partner with your family throughout the decision-making process. And even if you don't end up selecting our community, we'll be happy to serve as your trusted resource along the way.

When choosing a senior living community, it's important to know your non-negotiables. Once you take the time to clarify your needs and preferences, you'll know where you can and cannot afford to be flexible. For most people those key areas are:

- **Staffing:** Trained, compassionate team members who provide consistent support and build strong, trusting relationships with residents and families
- **Care Quality:** Specialized resources to accommodate you if you need specialized care or your care needs change in the future
- **Safety:** Proper security measures that provide peace of mind
- **Cost:** Rent and level of care fees that fall within your budget
- **Spiritual Life:** Faith-based services, chaplain support, and opportunities for prayer
- **Engagement:** Social, recreational, cultural, spiritual, and educational programs and opportunities that encourage residents to connect, learn, and pursue their interests
- **Dining:** Nutritious, flavorful meals that accommodate dietary needs and a dining experience that brings residents together for fellowship
- **Values:** A mission and guiding principles that prioritize respect and compassion





Once you're ready to start researching and touring different senior living communities, go online and look at location, apartment styles, floor plans, available services, level of care, and amenities. Then, when you're ready, tour different communities and chat with residents there to get their opinion. Personal testimony is often the best way to gauge the quality...

Resident testimonials

"I have found my life at Aberdeen Village Independent living in Olathe, KS to be wonderful... All the staff are exceptional." — Judy LaGrange, resident at Aberdeen Village, Olathe, Kansas

"Our decision to move into a retirement community was not an easy one but since our move into Aberdeen Ridge we could not be happier. We're so grateful that our research landed us here where the activities are many and varied, the people and staff are so friendly, apartments are lovely and the setting with views of Pikes Peak can't be beat. Throw in a chef and kitchen crew that ply us with delicious and healthy meals in several venues throughout the day and we have no hesitation to give Aberdeen a 5-star review." — Polly and Jim Gorder, residents at Aberdeen Ridge, Colorado Springs, Colorado

"It has been so much better than I ever thought! I have more time to do my hobby of quilting and sewing. I never realized the time it took planning meals, shopping, cooking. Clean up, etc. People are so friendly and so many activities and bus trips we enjoy." — Donna Walter, resident at Wichita Presbyterian Manor, Wichita, Kansas

COMPARISON TABLE: PMMA VS. OTHER COMMUNITY OPTIONS

Once you decide which community features matter most to you and your loved one, you'll have more information to make an informed decision about senior living. Here's a simple chart we developed for you, which you can use to compare criteria when visiting communities.

	PMMA	Community 1	Community 2	Community 3
Staffing				
Is the care team trained, friendly, and experienced?				
Do team members have the qualifications to provide the care needed?				
What is the resident to team member ratio in the community?				
Care Quality				
What care options are available?				
Do they align with your loved one's needs now as well as in the future?				
What is the level of medical and personal care available?				
Lifestyle/Amenities				
Are there opportunities for social engagement and cognitive stimulation?				
What amenities are available?				
Is transportation offered?				
Are pets allowed?				
Safety				
How secure is the community?				
What is the occupancy?				
Is the community clean?				
How safe and accessible is the location?				
Cost				
What is the price per month and what is included?				
What services are add-ons?				

	PMMA	Community 1	Community 2	Community 3
Are there any upfront fees?				
What are the payment options?				
Spiritual Life				
What types of Christian worship services or spiritual programs do you offer?				
Do you have a chaplain or spiritual advisor available to residents?				
How do you support residents' individual religious practice?				
Engagement				
What kinds of activities and programs are available on a daily or weekly basis?				
How do you encourage residents to get involved if they're on the introverted side?				
Are there opportunities for family or community involvement?				
Dining				
Are meals served in a group dining room, or is in-room dining an option?				
How do you accommodate special diets or food allergies?				
Does the dining room set-up encourage socialization?				
Values				
How do Christian values or mission statement guide your community?				
How do staff members put those values into action in daily care?				
How do you ensure residents are treated with dignity and respect?				

THE PMMA DIFFERENCE

For more than 75 years, our mission-driven, nonprofit approach has set us apart, offering families a legacy of compassionate service rooted in Christian values.

As a faith-based, nonprofit organization, every decision we make is guided by what's best for our residents and their families, so your loved one always receives the right support while maintaining dignity and independence.

At PMMA communities, we offer a continuum of care, from independent living to assisted living to memory care to long-term care and our short-term rehab PATH® program, which combines individualized care plans, targeted therapy, and recovery support, as well as an array of community-specific amenities and services.

But residents and families know life at PMMA communities is about more than care. It's also about purpose and joy. That's where our Art is Ageless® program, which celebrates the creativity of older adults, comes in. Life here is also about lifelong learning: our Just Ask educational series keeps residents' minds sharp and their spirits lifted.

Most of all, PMMA's faith-based approach to care and promise of service are part of everything we do. It's what sets us apart from other senior living communities. And it's why our team is dedicated to offering supportive care that truly witnesses and uplifts those we're honored to serve.

We hope you'll pay us a visit and see the PMMA difference for yourself!



FUNDING SENIOR LIVING

A common misconception about senior living is that it's always more expensive than home care or a nursing home. Let's break down how moving to assisted living can be a cost-effective decision for your family.

Breaking Down the Costs: Living at Home

In addition to mortgage and rent costs, the average monthly cost of living at home also includes food, utilities, home maintenance, property taxes, insurance, entertainment and healthcare.

Average Costs for Living at Home*

- **Homemaker services:** Help with household tasks that can't be managed alone; \$5,720
- **Home health aide services:** Hands-on personal care, but not medical care; \$6,292
- **Adult day health care:** Social and support services in a community setting; \$2,058

* Genworth 2023 Cost of Care Survey*

Breaking Down the Costs: Senior Living

At PMMA communities, a monthly rental fee and a level of care fee take the place of expenses that come with living at home, including mortgage payments, property insurance and taxes, food costs, car expenses, internet, transportation, care expenses, lawn care, laundry, housekeeping, and utility costs. Plus, by choosing a Life Plan community like PMMA, you'll have seamless access to future care and a range of amenities and services covered by one monthly service fee.

Average Costs for Senior Living*

- **Assisted living:** Private, one-bedroom: \$5,350
- **Skilled nursing:** Semi-private room: \$8,669; Private room: \$9,733
- **Memory care:** \$4,041 to \$13,059 per month (but can vary by location and services/amenities)

* 2023 Genworth survey*



FINANCING YOUR MOVE TO SENIOR LIVING

When developing a funding plan for a loved one's senior living and care, it's best to start with a few simple steps:

1. Assess their current financial status (income, assets, and expenses, savings, retirement accounts, investments, Social Security).
2. Estimate their current and future care needs and create a budget that includes the cost of living in the community, service add-ons, and out-of-pocket costs.
3. Gather financial documents including:
 - Bank and brokerage account information
 - Deeds and mortgage papers
 - Insurance policies
 - Monthly or outstanding bills
 - Pension and other benefits
 - Social Security payment information
4. Discuss their financial goals and needs, such as help with paying bills, managing benefits, making investment decisions, or preparing tax returns.
5. Explore available financial resources that may help cover costs, including:
 - **Veterans' Benefits:** Through the U.S. Department of Veterans Affairs, programs such as the [Aid & Attendance Benefit](#) can help eligible wartime veterans and their surviving spouses offset the cost of long-term care.
 - **Long-Term Care (LTC) Insurance:** Designed specifically for senior care needs, LTC insurance helps pay for services that private health insurance, Medicare, or Medicaid don't typically cover, such as assisted living or in-home support.
 - **Life Insurance Conversion:** Your policy is turned into a pre-funded account that makes monthly payments to cover care expenses.
 - **Life Settlement:** Lets you sell your policy to a third party for a lump sum, usually more than the cash surrender value, but less than the full benefit.



- **Medicare:** Provides short-term coverage for skilled care, such as a nursing home or in-home skilled nursing services. but does not cover assistance with daily activities like bathing, dressing, or meal preparation.
- **Medicaid:** To qualify for the government's Medicaid program for low-income individuals, your income and assets must fall below certain limits, and you must meet state-specific requirements for the level of care you need.
- **Employer-Provided or Private Health Insurance:** Most health insurance plans, whether employer-based or private, offer only limited coverage. They may cover short-term, medically necessary skilled care, but rarely extend to ongoing long-term care need
- **[PMMA's Good Samaritan Program](#):** If a resident outlives their financial resources through no fault of their own, this program means they can continue to live in our community with dignity and compassion, without the requirement to contribute financially.

Looking for more guidance? We recommend that families consult a financial advisor or estate planning attorney specializing in elder care for advice on any of these steps. If needed, our team would be happy to recommend trusted local resources!





PLANNING YOUR MOVE

The big move is approaching, and you're feeling anxious. Your loved one is reluctant to leave their home, the familiar space that they love, the place they wake up in every morning. While moving can be emotionally challenging for your loved one—and for you—our team can help them to feel supported and confident all the way through the process.

Tips for Downsizing

The best way to ease anxiety and ensure the process goes smoothly is to start preparing early! Here, we've compiled some helpful tips for downsizing and managing the moving process:

- Label boxes with the right room
- Keep an inventory list
- Take your time and go through items gradually, deciding which ones spark joy
- Prioritize packing items you use daily like personal care items and comfortable clothing
- Bring favorite household items to help make you feel more comfortable
- Donate or repurpose items you leave behind
- Take photos to remember items with sentimental value
- Pack favorite personal items and decor to make your apartment home
- Consider hiring a professional organizer or senior moving service

Throughout this time, give yourself—and your loved one—some grace. This is a new chapter for everyone, so growing pains are to be expected.

Your First 30 Days at a PMMA Community

At PMMA, our friendly team of senior living advisors is here to make sure you or your loved one feel at home in our community from day one!

In the first days and weeks after your loved one moves in, our resident orientation program will introduce them to our campus, amenities, programs, and the individuals who live and work here.

A great way to get settled at PMMA is to take advantage of our:

- Social gatherings
- Wellness programs
- Spiritual gatherings
- Life enrichment activities

All designed to keep your loved one engaged, grounded, and connected.

Our communities and team members will help with your loved one's transition by providing thoughtful guidance through the paperwork and planning process, friendly support with packing, moving, and settling in. We also offer personalized support throughout your loved one's transition, including move-in assistance. And if you need additional guidance, we're happy to provide recommendations for real estate agents, senior moving companies, or other resources that can help make the move as smooth and comfortable as possible for your family.



Next Steps

At PMMA, we've built our reputation as a trusted resource for seniors and their families, guided by Christian values. To learn more about our communities in Missouri, Kansas, and Colorado, schedule an in-person or virtual tour of one of our communities or speak to one of our helpful community advisors.

We look forward to partnering with your family so we can help you make your senior living decision a confident choice guided by faith.

Find a community near you and contact us today!

(316) 685-1100

www.presbyterianmanors.org/contact



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