

## What's New? Contract Options are Here!

Choice is probably one of the most coveted issues in our lives. We like the ability to find the right product, service, home etc. that is just “right for us.” Now, The Sequoias is offering you that kind of choice in new contract options. They are designed to help you find one that fits your “personal economy” so that you can continue to plan for your future and act on it.

Traditionally The Sequoias has been exclusively a LIFE CARE community, one of only 15 within California. Now, we are offering a **90% Repayment LIFE CARE contract** and two **“Fee for Service” contracts**. One benefits your estate and the other benefits you right now with lower Entrance Fees.

The **90% Repayment contract** offers your estate a return on your original entrance fee when your apartment is recontracted to a new resident.

The **“Fee for Service” contract** offers reduced entrance fees and different choices on the monthly fees. This allows those who may have long-term care insurance and your own health care you prefer to keep to reap the value of your investment in them.

There's much more to discuss than we can do right here, so if you would like further details, please call Candiece Lindstrom at (415) 351-7900.

## RESIDENT TESTIMONIALS: Words of Praise From our Residents at the Sequoias

**“I have been a resident at the Sequoias for the last 10 years and have been extremely happy here. My apartment is spacious and bright, the food is excellent and plentiful, and the service couldn't be better. Being involved in the musical and artistic life of San Francisco, the location of The Sequoias, close to Davies Hall, the Opera House and the Asian Art Museum is of great importance to me.”**

—HANNI FORESTER

**“We sought a place with good medical resources, access to the life of the city, and a sense of “community.” The medical is remarkable, city access has reduced our use of a car, and our apartment feels and looks like a real home.”**

—REVEREND JIM EMERSON



### FOR MORE INFORMATION

- Visit our website at [www.sequoias-sf.org](http://www.sequoias-sf.org)
- Call Candiece Lindstrom, Director of Marketing, at (415) 351-7900
- E-mail Candiece at [clindstrom@ncphs.org](mailto:clindstrom@ncphs.org)



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## Trivia Contest!

**If we believe our oldest resident, Maria Canonica, having a sense of humor and challenging our minds keeps us young.**

In that spirit, we offer our first Trivia Contest. The first three people who call Candiece Lindstrom at (415) 351-7900 or e-mail her at [clindstrom@ncphs.org](mailto:clindstrom@ncphs.org) with the right answers will win their choice of a \$20 Gift Card.

- 1) What world leader started the tradition of 65 being retirement age and why?**
- 2) Approximately how many “centenarians” were living in the U.S. in 2008?**
- 3) What do salad dressing, popcorn, and race car driving have in common?**

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# one two three PRIORITIES

LIVING YOUR BEST LIFE NOW



SPRING 2009

## The Value of a LIFE CARE Community

PEOPLE WHO VALUE CHOICE PLAN AHEAD FOR THEIR RETIREMENT. More than ever before, seniors are discovering the true value of a LIFE CARE community as a way to manage future health costs in an uncertain world.

In fact, The Sequoias provides a comprehensive plan that includes a complete continuum of medical care, including an on-site clinic where you can see a physician by appointment, Assisted Living and Skilled Nursing all contained within the same building; a secure, comfortable apartment home; meals; security; housekeeping; and an array of amenities and events in a stimulating community for your lifetime.

LIFE CARE may be a new concept to some of you and it takes time to understand the depth of its value. So we've included a few of our most Frequently Asked Questions—and answers—to help refine its features and your understanding of them.

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### 1) In a nutshell, how would you describe LIFE CARE?

After a health and financial screening, people enter our independent living apartments by paying a one-time entrance fee and a monthly care fee. If



you or your partner needs and moves to Assisted Living or the Health Center for Skilled Nursing at The Sequoias, there is no change in your monthly fee.

### 2) Are there tax benefits for moving to LIFE CARE?

A portion of your entrance fee is considered by the IRS as a medical expense, which may reduce your tax liability. In addition, a portion of the monthly fee may also qualify as a medical expense deduction. For Health Center residents, the entire monthly care fee is considered to be eligible for a medical expense deduction.

### 3) Why should I pay an entrance fee when I could get a better return on other investments?

In today's markets where future price appreciation is uncertain, a LIFE CARE community that

STAFF SPOTLIGHT:  
**Tina Rebuilda,  
Our Congenial  
Receptionist**



Without a doubt, Tina best embodies the heart and soul of The Sequoias.

Her beautiful smile and graciousness immediately embrace you when you enter our lobby. As our “all-knowing” confidante, Tina makes us feel valued and safe.

Tina first joined our staff 26 years ago as a Certified Nursing Assistant. So guess who we go to if we need a Band-Aid or for a sympathetic ear when we need one? And it’s not uncommon to hear her chatting as easily in English as in Filipino and Spanish.

Tina sets the tone for one’s first visit to The Sequoias and no one can even imagine what life would be like without her.

## The Value of a Life Care Community

(continued)

allows residents to project future health care costs may be a more prudent investment. LIFE CARE offers:

- **Reduced exposure to significant health care costs:** Because the monthly fee does not change when you move to a higher level of care, the entrance fee helps cover the cost differential.

- **Financial stability:** As protection for residents, the state of California monitors the financial performance of LIFE CARE communities, requiring them to maintain sufficient cash reserves to meet their commitments for resident care. Entrance fees help to maintain these cash balances.

**4) Will I still need my health insurance? Are there deductibles and/or time limits?**

The LIFE CARE monthly fee covers Medicare co-payments and deductibles. Once you start paying your monthly fee, there is no waiting period or time limit on coverage of deductibles and co-payments. With increasing health care costs, LIFE CARE communities like ours offer some protection from future increases in health care costs.

**5) Can I retain my own physician?**

Yes. You would assume responsibility for physician service co-payments not



*“Sometimes your only available transportation is a leap of faith.”*

— MARGARET SHEPHERD

covered by Medicare. The LIFE CARE agreement provides the same benefits for responding to medical emergencies, unlimited Assisted Living, and Skilled Nursing care.

**6) What happens when a resident needs more assistance?**

Unlimited Assisted Living, and Skilled Nursing care is assured with no increase in the current monthly care fee. After rehabilitative care in skilled nursing, nursing staff is available to make house calls for the remainder of a resident’s recovery. When safety considerations necessitate the need for Assisted Living and/or Skilled Nursing care, protocol involves residents in the decision-making process. Private duty support is permissible at the resident’s expense and within guidelines established by our license issued by the State of California and for their safety.

**7) What other amenities does the monthly fee cover?**

Three nutritious meals a day in varied dining options, weekly flat linen and ☺



HEALTHCARE CORNER:

## How To Prevent And Treat Osteoporosis

By Dr. Kati Murray, Medical Director

Your sister could break her hip from a fall. Your father might crack a few vertebrae rolling out of bed onto the floor. Your mother may fracture her wrist after tripping on a curb.

Osteoporosis can happen to anyone. This painful, progressive, yet preventable disease can cause bones to become fragile and is more likely to lead to fractures in the hip, spine and wrist

**Who Can Get Osteoporosis?**

An estimated 44 million Americans, or about 50% of women and 25% of men over age 50 will have an osteoporosis-related fracture in their remaining lifetime. In fact, women are four times more likely than men to develop the disease.

Broken hips and vertebrae are especially worrisome. A hip fracture almost always requires hospitalization and major surgery, impairing a person’s ability to

walk unassisted, possibly causing prolonged or permanent disability, or even death. And about 20% of those who were walking before their hip fracture require long-term care afterward. Spinal fractures also have serious consequences, including loss of height, severe back pain, and deformity.

**Why You Should Have A Bone Density Test.**

You may not know that you have osteoporosis until you break a bone. But it can be easily diagnosed by a Bone Density Test (DXA), which measures the mineral content of bone in areas most susceptible to osteoporosis-related fractures (hip and spine). Medications can also be prescribed for its prevention and treatment.

**What You Can Do To Prevent Osteoporosis.**

- *Get the daily recommended amounts of calcium (1200-*

- 1500mg/day) and Vitamin D (800-1000IU/day).*
- *Engage in regular weight-bearing and muscle-strengthening exercise.*
- *Avoid smoking and excessive alcohol (less than three drinks per day), which can weaken your bones.*
- *Check and correct other factors that might contribute to falls such as vision or hearing problems, medications, home safety, and using a walker for improved balance.*
- *Talk to your healthcare provider about bone health. Bone Density Testing (DXA) or treatment for osteoporosis may be appropriate for women over age 65 and men over age 70.*

Kati Murray, M.D., is Medical Director for all three Life Care Communities at The Sequoias—San Francisco, The Sequoias—Portola Valley and The Tamalpais.

## The Value of a Life Care Community

(continued)

housekeeping, 24-hour security, maintenance and repairs, some transportation to medical appointments, local shopping and day trips within and outside

San Francisco, on-campus activities and events, two levels of landscaped gardens, private resident gardens, art studio, art gallery, library, fitness center

and classes, wellness programs, woodshop, game rooms, needle nook, and so much more.

TOTAL LIFE CARE  TOTAL FREEDOM

COMMUNITY FEATURE:

## Conserving Energy

By Ray Boudewyn, Director of Environmental Services and Candiece Lindstrom, Director of Marketing

We strongly believe in providing a socially conscious and responsible community for our residents. We’re deeply concerned—some would say obsessed—with conserving energy and recycling efforts. This trickles down to real cost savings for each resident.

At the Sequoias, using four Tecogen co-generation units that run on gas to generate heat and electricity is our primary conservation initiative. In fact, since we create 75% of our own electricity, PG&E gives us their “utility” rate. Our co-gen units are so efficient that the “waste” heat generated by providing electricity is used to heat more than 85% of our building. Our boilers are able to be on standby, extending their life and producing heat only when we need it.

Adopting socially conscious food practices represents another key conservation area. This includes purchasing only locally grown, in-season fruits and vegetables (when available); using cage-free eggs; and only procuring sustainable, wild seafood per the Monterey Bay Aquarium Seafood Watch. Also, we’re not buying foods that have growth hormones, not buying anti-biotic animal products, and



promoting low carbon diets. This type of diet uses less beef, pork, and cheese from animals that produce a lot of methane gas, each of which are significant contributors to global warming.

**Our other energy conservation endeavors consist of:**

- **Recycling paper, aluminum, glass, and food waste—a program that has been in place for many years.**
- **Using motion and sonic sensors in our large public areas to save energy and lower costs.**
- **Relying on more energy-efficient compact fluorescent lighting in all public areas.**
- **Installing low-flow sinks, shower heads and toilets in all units being re-occupied.**
- **Researching a more green approach for our cleaning products through electrolyzed water. This FDA-approved de-ionized saltwater has been proven to kill bacteria, and has been used in Japan, Germany and at select high-end hotels across America.**
- **Composting/recycling with recyclable, disposable dinnerware and cups made of biodegradable materials.**

RESIDENT SPOTLIGHT:

## Ralph Harris and Maria Canonica: Youngest to Oldest



We have such a vigorous community at The Sequoias! Here’s an example of just how lively life can be here.

Ralph Harris is our one of our youngest residents—he’s just 69—and has lived here a little over a year. He was born in Pittsburgh, PA. Before retiring, Ralph was a VP of Personnel and Organization Planning, and he continues to consult to this day!

Meanwhile, Maria Canonica is our “Grand Dame” who will be 102 years young in June and has lived here 29 years. She was born in Berkeley, CA (a year after the 1906 Earthquake) and is fluent in Italian, French, and English. She has two children, one grandchild and two great grandchildren.