



The Fee-for-Service Advantage

For affordable senior living with peace of mind

Today's senior living landscape is littered with a variety of financial options—from rental communities to life care. Many of these options require you to predict your future health care needs and pay thousands of dollars in advance—but not Siena Lakes.

We're a fee-for-service community. This means we don't ask you to pay today for care you may never need in the future. As a result, our costs are generally lower than those of traditional life care communities, even though we offer just as many (and often more!) benefits.

Here are three BIG benefits of a fee-for-service community:

1. Only pay for the care you need, if and when you need it.

Siena Lakes is a fee-for-service model. Unlike life care continuing care retirement communities, we don't require residents to pay for health services they may never use. We only charge for higher levels of care if and when needed. It's an approach that could save you and your family thousands of dollars every year you remain independent.

2. If you have long-term care insurance, you're already covered.

The biggest benefit of a life care community is its promise to provide for your future health care needs. But if you have a long-term care insurance policy, you're already provided for. Siena Lakes accepts most long-term care insurance policies. So why pay double for coverage you already have?

3. YOU remain in control of your health care decisions.

If you ever do need care, Siena Lakes gives you options, including in-home care or more advanced support at our future continuing care neighborhood. Unlike a life care community, which can dictate the direction of your care, we empower you and your family to make your own decisions.

(more details →)

The purpose of this ad is to solicit nonbinding reservations for Siena Lakes, which includes payment of an initial deposit of no more than 10% of the projected entrance fee. The reservation is not a contract and may be cancelled by the prospective resident at any time without cause. Upon request and cancellation of the nonbinding reservation, Siena Lakes will refund the deposit to the prospective resident.

Compare the costs

The following shows the cost of a standard two bedroom apartment home at Siena Lakes versus a typical life care community. Siena Lakes saves you money on your initial entrance fee and monthly fees.

Fee-for-Service vs. Life Care Side-by-Side

1,400-Square-Foot Two Bedroom, Two Bath Apartment Home Comparison

Entrance Fee	Siena Lakes	Life Care Community
80% Refundable Entrance Fee*	\$677,000	\$850,000
2nd Person Entrance Fee	\$0	\$35,000
Total Entrance Fee	\$677,000	\$885,000

*See our Residence and Care agreement for details.

Monthly Fee

1st Person Monthly Fee	\$4,000	\$5,130
2nd Person Monthly Fee	\$1,100	\$1,470
Annual Monthly Fees	\$61,200	\$79,200

Annual savings when you live at Siena Lakes: **\$18,000**



Learn more. Call **239-325-6800** to schedule your visit to our Sales Center. We'll be happy to answer your questions and discuss the benefits of our fee-for-service model in more detail.

Siena Lakes

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