

ANSWERS TO FREQUENTLY ASKED QUESTIONS

Moving to a retirement community can mean wonderful, exciting changes in your lifestyle. To assist you in making this important decision, we've addressed some of the most commonly asked questions in this booklet. We'll be glad to personally answer any further questions you may have to help you make the move that's right for you.

Q: **Why do people choose to live at Plymouth Harbor?**

A: Many people ages 62 and up select Plymouth Harbor as their retirement residence for its beautiful gulf and bay views and its premier Sarasota address. Living just across the John Ringling Bridge, they're just minutes away from downtown Sarasota's fine dining venues, extraordinary shopping, art and culture. To some, the advantage of selecting a luxurious, maintenance-free apartment and having it customized to suit the way they live is a priority. Others choose Plymouth Harbor for the enhanced personal freedom, the choices in dining, social and recreational activities, the convenient services on site, the security of excellent lifelong healthcare and the invigorating, inspired lifestyle.

Q: **What is a continuing care retirement community?**

A: A continuing care retirement community (CCRC) is a senior-living community where mature adults can enjoy private, maintenance-free residences on an amenity-filled campus and gain the assurance that if its ever needed, exceptional healthcare will be available to them through every stage of life.

Our philosophy embraces a continuum of care, providing supportive services to overcome the challenges of life as they arise. In addition to many outstanding services and amenities, living at Plymouth Harbor also assures you priority access to assisted living, rehabilitation and skilled nursing services within the community, if needed. By moving to Plymouth Harbor, you can enhance your financial security, lifestyle flexibility and peace of mind.

Q: **Is living at Plymouth Harbor affordable?**

A: Many people think that retirement communities are too expensive. In reality, the cost of living at Plymouth Harbor often compares favorably with the cost of maintaining your own home, because so many things that you pay for now will be covered by your monthly fee. With our wide range of apartment sizes and styles, you'll find the community offers options to suit many budgets.



Q: **What type of home will I have at Plymouth Harbor?**

A: You can select a luxurious, private apartment from a variety of Tower and Garden residences – including studios, one-bedroom and two-bedroom floor plans. Living space ranges from 500 to 2,200 square feet, and many residences offer bay or gulf views. At Plymouth Harbor, you also have the option of selecting a residence and having it fully customized to suit the way you live. With so many styles to choose from, you're sure to find a maintenance-free option that feels just right for you.

Q: **May I decorate my apartment as I wish?**

A: We invite you to make yourself at home by furnishing and decorating your apartment according to your personal tastes. If you wish, custom modifications to your residence are available for an additional fee.

Q: **What do you mean by maintenance-free living?**

A: Plymouth Harbor is a community that gives you the freedom to live every day as you like. We think that means freeing you completely from the worries and responsibilities of caring for your own home. We will maintain your home, appliances and major systems, keeping everything fresh and in good repair. Our services extend to all the common areas and lovely amenities, too. And naturally, the landscaping and grounds will be kept lovely by professional staff.

Q: **What type of amenities does this community offer?**

A: In addition to the beautiful grounds with a boardwalk, pavilion, resident gardens, shuffleboard and boat slips, the community offers an impressive assortment of spa-quality indoor amenities, such as a fitness center, indoor and outdoor swimming pools, an art studio, woodworking shop, sewing room, auditorium, chapel, library, a formal dining room and a café/pub. On-site conveniences include a gift shop and a hair salon.

Q: **What does the monthly fee cover at Plymouth Harbor?**

A: Your monthly fee includes the cost of your residence, all interior and exterior maintenance, plus lawn care and landscaping. All utilities are included, with the exception of long-distance telephone and Internet services. With the standard service package, you'll enjoy regularly scheduled local transportation, weekly housekeeping and linen services, an emergency communication system and 24-hour-a-day on-site security. Your monthly fee also covers your participation in wellness programs, planned community activities and entertainment, plus use of campus amenities. An additional monthly charge is added for a second person occupying the residence.

Q: **How does the dining program work?**

A: At Plymouth Harbor, dining is always a pleasure! All residents of Plymouth Harbor participate in the dining program at a base level of \$360 monthly per person, equivalent to 15 dinners per month or 20 lunches per month. Other convenient plans are available. You may use your dining plan credit in the Plymouth Rock Café or the traditional, restaurant-style Mayflower Dining Room, as well as to entertain guests or to cater a private party.

Meals at Plymouth Harbor feature a menu of made-to-order choices, with daily specials and fresh catch-of-the-day. Cocktails are available at the Plymouth Rock Café. Residents wear casual attire such as sport shirts and shorts at lunch, while gentlemen do wear nice slacks and a jacket at dinner. Ties are not required.

Q: **Are additional services available to residents?**

A: Yes. Services and programs available for an additional cost include extra resident meals, guest meals, transportation, beauty/barber shop services, catering for parties and more.

Q: **Do residents need to carry homeowner's insurance?**

A: While Plymouth Harbor insures the buildings and grounds, residents will need to obtain a renter's insurance policy to cover personal property and liability.

Q: **Will I be able to bring my car?**

A: You will be encouraged to keep driving as long as you may do so safely. Residents are offered the three following options: carport parking, garage parking, and uncovered parking spaces.

Q: **What healthcare services are available?**

A: As a continuing care retirement community (CCRC), Plymouth Harbor provides a continuum of care with excellent health services, helping residents enhance their fitness, independence and health through all of life's stages. Making the decision to move to a CCRC enables you to secure your future by assuring that, should you ever need it, you'll receive appropriate care in an environment of your choosing, sparing children or other relatives the difficulty of making care decisions in a time of crisis.

At Plymouth Harbor, you will have access to on-site home care services, assisted living, long- and short-term skilled nursing care, physician visits and rehabilitative services. You can also benefit from wellness and fitness programs, preventive care and 24-hour emergency response. Plymouth Harbor's membership fee provides 30 health care days annually in semi-private accommodations at the Smith Care Center for no additional fee. You pay for other health care services only if you use them.

Q: **Is the monthly fee fixed, or is it subject to change?**

A: Monthly fees are typically adjusted annually, although with 60 days notice, other adjustments may be made if necessary. These adjustments help the community maintain the level of service residents expect, while compensating for inflation and other operating cost changes.

Q: **Does Plymouth Harbor have a membership or entrance fee?**

A: Because choosing a membership fee plan is a personal financial decision, Plymouth Harbor offers different options from which to choose, including a traditional declining balance plan and a 50% refundable plan. Should you leave the community, the 50% refundable plan ensures that a significant portion of your membership fee will be returned to you or to your heirs once the residence is resold.

Membership fees may vary according to residence size, location, floor level, view, balconies and other custom premiums. And, unlike other communities, Plymouth Harbor does not charge an additional membership fee premium for a second resident.

Q: **Who owns this community?**

A: Plymouth Harbor, Inc. is a self-incorporated, not-for-profit corporation governed by a volunteer Board of Trustees and managed by our professional staff.

Q: **Is there a Residents Association?**

A: Yes. Plymouth Harbor's Resident Association is active in most aspects of community life and represents the views and concerns of the community's residents to the administration and management. The president, vice president and past-president of the Residents Association also serve as members of the community's Board of Trustees.

Q: **I'm not sure I'm ready for a retirement community. Shouldn't I wait until I need to move?**

A: The best time to make a move to any retirement community is while you are active and in good health. Residing at Plymouth Harbor will free you completely from the worries and responsibilities of maintaining your own home, so you'll have time to do the things you always wanted to do. If you wait until you need assistance to make your move, you may miss out on the many joys of active retirement living.

Q: Does Plymouth Harbor have a waiting list?

A: Yes! You can become a member of our reservation list by making a deposit of \$1000 for a one-bedroom choice or \$1500 for a two-bedroom choice. Membership places your name on our reservation list in order and determines the sequence in which members will be notified of availabilities. The sooner you join, the sooner you'll have the option to reserve an available residence.

Q: What happens to my initial deposit?

A: Your initial reservation list deposit will be applied to your entrance fee when you move in or refunded minus an administrative fee should you choose to live elsewhere.

Q: I'm interested! What is my next step?

A: If you've never been here before, we invite you to come for a visit! Please call ahead to schedule lunch and a tour. Or schedule a private appointment to find out all you need to know about Plymouth Harbor and join our reservation list. It's never too early to start planning for your ideal retirement. Why not start today?



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This publication is intended as a helpful guide to answer questions you may have about the community. Complete detail of services, amenities, programs and policies are available through the marketing and sales office.

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