

Team DSL, I would like to address a couple things that are very important to the DSL culture and to me personally. First and foremost, I want to acknowledge that the growth of the organization and the implementation of various initiatives have put stress on the organization and based on my conversations with many Executive Directors it seems that some team members believe it has caused both confusion and a bit of disconnection from the home office (ouch). Second, I want to talk about the resources we have created at the home office to support the communities and to provide a brief overview of our current progress and the state of the industry.

The first point of organizational growth and stress and the resultant perceived "disconnection" is one that is exceptionally important to me. I have long stated that I will not allow DSL to become

yet another seniors housing company that grows and loses its successful culture...that sentiment remains my 100% commitment and to that end, I have directed our executive team (including myself) to immediately implement a Home Office Connections program that ensures we are having direct communication with our communities' leadership teams. That program includes calls and emails, etc. so don't be alarmed if you get contacted by me or other members of the executive team directly....we want and need your input and candor to be successful! In addition, I have also re-affirmed that our decision making process should absolutely include the valuable insight from our community leadership and for normal operational questions, answers should be provided within 24 hours. It's also imperative that initiatives are explained in far more detail so the on-site teams can understand what we are trying to accomplish and why...that way we don't get caught in the "corporate said so" trap that other companies experience and we can refine implementation based insight into the "real world" impact.

The second topic is the significant investment in resources that

has been made at the Home Office to support our communities. After speaking with many Executive Directors, it is clear to me that while there is a general understanding of the resources we have at the Home Office, the understanding of how best to utilize those resources was not universally known and certainly not universally taken advantage of, YOU ARE NOT ALONE our communities need not fix every problem by themselves-we have dedicated professionals that can assist in virtually every area of your operations. We recently brought our HR team in-house which will assist in supporting our team members more completely and quickly. We have also added a Director of Culinary Services that will be able to assist our communities in developing unique, market differentiating dining programs. Lastly, we have also created a Discovery Design Team that can assist in

Richard J. Hutchinson, CEO

create and refresh our décor to allow us to compete in today's competitive market. We have numerous resources beyond these in care quality, facilities maintenance, memory care programming, marketing and even accounting so please discuss these resources with your Regional Team so you can benefit immediately from the support we have created for our enterprise!

any community design and decorative efforts to

Lastly, as most are well aware it is a very difficult part of our business cycle with a lot of new supply in many of our markets and a tight labor market adding additional pressure. I am very pleased to say that well into the third quarter we continue to increase our occupancy across the organization and our economics also continues to improve. This is very different than the experience that most companies are having currently so I want to congratulate all of you on staying focused and working hard every day to ensure we continue to keep our reputation of being able to create differentiated results no matter what the environment! Speaking of focus, our mission remains simple and straightforward, we will provide the absolute best experience in the industry for our residents, our team members and our partners—anything less is unacceptable to me and I am betting to you as well!



Join us in welcoming our newest team members!

Aston Gardens At Sun City Center Luis Hernandez, Executive Director

Rittenhouse Village At Hoover Casey Nini, RN, Director of Health & Wellness

Oak Park Village At Slidell Laurie Spurlin, Executive Director Bessie McQueen, Director of Health & Wellness

Discovery Village At Sarasota Bay

Andrea Bushway, Director of Culinary Services Bessie McQueen, Director of Health & Wellness

Rittenhouse Village At Portage

William Simon, Executive Chef Alex Headd, Housekeeping Cathy Marek, Culinary Services Sheila Boyd, Culinary Services Lindy Crum, Care Manager Letty Shrewsbury, Healthcare Care Coordinator

Discovery Commons At Bradenton

Stephanie McKinnon, Director of Health & Wellness **Gwen Leventry,** Director of Recreation & Events

Discovery Senior Living

Belle Fortte, CAD Designer Bernardo Baraya, Graphic Designer Kevin Chapman, Regional Controller Crystal Thornton, Accounts Payable Specialist Yamile Diaz, Staff Accountant Brett Williams, Regional Controller Mike Levatino, Staff Accountant Lisa Welshhons, Senior Vice President of Human Resources Lisa Petruzzi, Regional HR Manager Michelle Dugas, Regional HR Manager Elise Thompson, Regional HR Manager Lou Maranto, Senior Director of Corporate Sales Patti Hanna, Regional Director of Sales Joe Lowrie, National Director of Culinary Services Hayley Corbett, Marketing Manager Kristin Lowe, Talent Acquisition Manager Terri Bohrer, Senior Accountant



Join us in congratulating your fellow team members!

Discovery Village At Sarasota Bay

Sandy Daniel was promoted from Driver to Recreation & Events Coordinator

Luis Salaman was promoted from Bistro Cook to Lead Cook

JosyIn Draper was promoted from Concierge to Cook

Aston Gardens At Sun City Center

Zachary Turnbough was promoted to Lead Server Mark Jones was promoted to Director of Security & Transportation

Amber Smith was promoted to Lead Server Selena Parmann was promoted to Lead Server

Regency Pointe

Jessica Johnson, LPN was promoted to Director of Health & Wellness

Discovery Senior Living

Joshua Kuchar was promoted to Assistant Project Manager

Lindsay Stiffler was promoted to Marketing Manager Stephanie Kling was promoted to Marketing Manager Amanda Paul was promoted to Director of Client Services

Kristen Cittadino was promoted to Lead Graphic Designer

Lou Maranto was promoted to Vice President of Sales

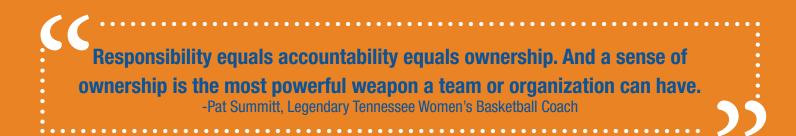


Accountability is the obligation of an individual or organization to account for its activities, accept responsibility for them, and to disclose the results in a transparent manner. It is a personal guarantee that you will take ownership and accomplish the actions that you have agreed to. Next to integrity, accountability is one of the most important moral principles we are honored with.

Truths About Accountability

- 1. Accountability starts with you You need to model the behaviors that you want to see in your organization. If you want people to take ownership, then you have to be seen to take ownership; when you make commitments you have to be seen to meet those commitments.
- 2. You are accountable You're accountable for any failures, as well as any successes that your organization may have.
- 3. Accountability is not a one-time thing It's an all the time thing.
- 4. Accountability applies to one and all Accountability has to be consistently requested of everyone, all the time.
- 5. Accountability cannot be delegated Delegating proves ownership. You may delegate some or all portions of a project but that does not transfer the accountability. You own the project.

Accountability is something that has to be worked at. It starts with you, and it has to apply at all times and to everyone. When we are comfortable holding each other accountable, it has a massive impact on performance and results.



ACCOUNTABILITY STANDARD

Only when you assume full accountability for your thoughts, feelings, actions, and results can you direct your own destiny; otherwise, someone or something else will. The real value and benefit of accountability stems from the ability to influence events and outcomes before they happen. People can gain more from a proactive posture than from a reactive one. This view of accountability can help revitalize the business character, strengthen competitiveness, heighten innovation, improve the quality of products and services, and increase the responsiveness of organizations to the needs and wants of customers and constituents.

Coing Beyond

Here's a "Shout Out" to all our Team Members who have gone that extra mile!

SHOUT OUT TO:

Jamie Slutzkin at Rittenhouse Village At Michigan City

Jamie made one of our residents wishes come true! Richard, a resident at Rittenhouse Village At Michigan City, shared a story with Jamie that he loves riding his bike but when he moved to our community he was unable to do so. Jamie searched for someone that had a three-wheeled bike to borrow and when she found one she made Richards dream come true.

SHOUT OUT TO:

Fernando Fernandez

at The Conservatory At Plano

Fernando is a driver here at Conservatory At Plano who continually goes above and beyond for our residents. Just recently, Fernando left for the day to go home and when he found out that a resident had been sent out to the hospital and his family was not able to join him, he turned back around and headed straight to the hospital to be with that resident. He stayed with him into the night until his family could be there to support him. Fernando is always doing kind acts like this; helping our residents.

SHOUT OUT TO:

Maria Gonzalez

at Aston Gardens At Pelican Pointe

Maria has worked at Aston Gardens for six years. Her bubbly personality is a joy to be around. If you're having a bad day just stop by the Assisted Living Activity Room and Maria will have you smiling and laughing in no time. Maria's kind hearted stories about the residents will warm your heart. Maria prides herself on knowing every resident on a personal level. Her endless pursuit of creating activities for the residents keeps them involved.

SHOUT OUT TO:

Dick Carncross

at Aston Gardens At The Courtyards

Dick works in our Transportation & Security Department and is a great representation for our community. He has a true "Get the Job Done Right" attitude. Dick is always willing to help in any way he can and is very good at trip planning, time management and communication. He is always up-front and straight forward with any issues and solves problems safely reducing down time. Dick was previously a banker who hails from the state of Michigan where he and his wife lived many years before making the move to Florida. One of Dick's passions was being the announcer for his hometown and surrounding area basketball games. He agreed to move to Florida as long as he was near a golf course, another one of his favorite pastimes. Fortunately for us, he discovered Sun City Center and loves it. We can't thank Dick enough for all of the hard work he gives to The Courtyard's community and we hope to see him around for many years to come!

SHOUT OUT TO:

Sandy Daniel

at Discovery Village At Sarasota Bay

There are some people who are just so incredibly talented, kind and giving that you can often take them for granted. Sandy is one of them. Sandy is just one of those people you can always count on that you sometimes forget to say 'thank you'. Well Sandy, thank you! You are one of our most patient and reliable team members. All of us appreciate you so much!

SHOUT OUT TO:

Angie Maya

at Conservatory At Keller Town Center

Angie is our 3-11 Concierge. She does so much for our residents every day. On a particular day one of our residents forgot their groceries in the lobby. When Angie called the resident there was no answer, so Angie went upstairs and knocked on the door. The resident wasn't anywhere to be found. Angie didn't hesitate, and immediately went ahead and put away all of the refrigerated and frozen food items to ensure the food didn't spoil, and set the rest of the groceries on the counter, taking the cart back downstairs with her. The resident was so appreciative of this kind gesture and said living here is so special in many ways, because of team members like Angie.



SHOUT OUT TO:

A'Drian Ames

at Lakeside At Mallard Landing

A'Drian is not just a Care Manger here at Lakeside At Mallard Landing, he is a friend, a singing partner, a dance partner, our Santa, and our Easter Bunny. On any given day you can find A'Drian singing with residents, dancing, and sharing laughs. Residents and team members alike just love him! Every December our community participates in a resident Secret Santa, where team members and managers pick names off a tree and buy a little something for each resident. On delivery day you will find A'Drian dressed in his Santa costume delivering gifts with a joyful "Ho Ho Ho". Each Easter our community sponsors an Easter egg hunt for resident's families to enjoy watching their grandchildren and loved ones search for Easter eggs and getting their pictures taken with Bunny, A'Drian. He is definitely the light in any room and we are blessed to have him as part of our family.

SHOUT OUT TO:

Our Team Members

at Aston Gardens At Sun City Center

Shoutout to our front desk Concierges, Zachary Turnbough, Vanessa Saldana, Emmanuel Vasquez, and Dora Ramos de Sanchez for their excellent work at our community. These team members continue to grow in their roles and always go above and beyond. Their dedication, commitment, and reliability make our team successful and provide excellent service to our residents.

SHOUT OUT TO:

Rita Nicholson

at Discovery Village At Sarasota Bay

If you ever want to open a restaurant that specializes in soup, you want to make Rita your business partner! Rita is a smart culinary talent unlike anyone else. Her soups are not only beyond describable, they vary based on her individual creativity. Rita is not only a "Skilled Soup Practitioner," but an absolute delight to work with! From the days of our community's beginnings until now, she has been a key part of the fabric of our great community.

SHOUT OUT TO:

All Team Members

at Oak Park Village At Slidell

I would like to thank each of you for the work you have done in transforming our property in Slidell to Oak Park Village! The grand re-opening was a great success!

SHOUT OUT TO:

Diane Moody

at The Trace

Shout out to Diane Moody the Assistant Executive Director at The Trace for stepping in as an interim BOM for Oak Park Village At Slidell until a permanent Executive Director could be found.

SHOUT OUT TO:

Our Team Members

at Aston Gardens At Pelican Marsh

My name is Edythe Alexander and I have been living at Aston Gardens At Pelican Marsh for 3 ½ years. I would like to express my feelings and say I am so happy to be living here. I find



that it gives me everything I would like to have where I am living.

I enjoy the people I have met and have made really nice friends. The team members are very helpful, kind and pleasant at all times. I also love my apartment. When I walk out my front door and walk throughout the campus and see the beautiful lakes with the fountains I see all kinds of birds and wildlife. I also appreciate the exercise room, which I use frequently, as well as the Tai Chi class.

We have a wonderful podiatrist here and Solaris Therapy has been very helpful to me. Our transportation service takes me shopping which is also very helpful. Every day there is a wide choice of activities to participate in. On Friday night there is always entertainment and every other Thursday morning there is a group of musicians that play the type of music we all love to remember.

During the hurricane the team was very considerate to everyone who lived here. They brought food to us regularly and took care of everyone.

Eventually, as time goes by it is very comfortable to know that if I might have the need, there is the beautiful Inn connected to where I live. It is just lovely with beautiful rooms. They are always having parties, music and fun. It is wonderful to have an assisted living option. I couldn't think of anywhere else to live but Aston Gardens!

SHOUT OUT TO:

Jessica West and Matt Felice

at Discovery Village At Sarasota Bay

No matter how many times we tell our residents that our Directors cannot win the "Team Member of the Month," they don't care! Jessica and Matt are nominated on a regular basis and the words our residents use to describe them is incredibly heartwarming. Jessica and Matt, collectively and as individuals not only provide age appropriate programming, but treat the residents with such dignity and respect that it's palpable. We are more than honored to have them on our great team!



The Many Faces of



Discovery Village At Castle Hills Chef Erika gives out tasty truffles to potential residents that take a tour



Oakleaf Village At Lexington Our wonderful Team Members



Discovery Senior Living Team Members boxing items for **Operation Shoebox**



Discovery Village At The Forum Residents enjoy St. Patty's Day shenanigans



Oak Park Village At Slidell Team Members during our Grand **Re-Opening**



Regency Pointe Team members and their families at the Gadsden Alabama Heart Walk



Discovery Village At Sarasota Bay Employee of the Month luncheon



Aston Gardens At Pelican Marsh Miguel Hoyos, Director of Facility **Operations - Employee of the Year**

Aston Gardens At Sun City Center

Our Directors getting in the Halloween



Lakeside At Mallard Landing A'Drian Ames as Santa



Aston Gardens At Pelican Pointe Selma and Jessica greeting guests at the healthy aging expo



Discovery Village At Sarasota Bay Mercille Campfield was nominated 2017 Employee of the Year



Oak Park Village At Slidell Cutting the ribbon at our Grand **Re-Opening**



spirit

Conservatory At Keller Town Center Welcoming our new team member, Clyde



Discovery Senior Living Home office all decked out for team spirit day







Discovery Senior Living





Aston Gardens At Sun City Center One of our dealers at our Casino Night



Oakleaf Village At Lexington Kadie won the SCAPA Award for "Rookie Of The Year"



Aston Gardens At Sun City Center Crystal Sudbury, Dining Room Manager is all smiles



Conservatory At Plano Fernando, one of our drivers, happy to help out whenever needed



Oak Park Village At Slidell Enjoying our Grand Re-Opening



Oakleaf Village At Lexington Shanna and Jenny in the Mardi Gras spirit



Regency Pointe Mrs. Tommie West and Janet Plunket on St. Patty's Day



Discovery Senior Living Marketing Team enjoying the 5 Days of Discovery Christmas



Regency Pointe Wait Team Members the night of our candlelight dinner



Aston Gardens At Sun City Center Karen Howard having a party with all the residents in our card making class



Discovery Senior Living Having fun at our mini golf team building



INTRODUCING



Discovery Senior Living has developed the **SHINE Memory Care Program** for individuals living with dementia, Alzheimer's, and other memory related diseases. This program provides a holistic, person-centered approach with the latest advancements in memory related issues in mind. We have built an environment of care and safety for our residents that provides a safe, structured and supportive lifestyle. By utilizing our six points of focus, Communication, Team Member Training, Personalization, Dining, Life Enhancement, and Neighborhood Design, SHINE delivers a life of enjoyment and engagement with the utmost integrity.

The **SHINE Memory Care Program** was developed and designed by an interdisciplinary group of professionals with specific training, education, and many years of Memory Care experience in the healthcare sphere. Our promise is to deliver care with the utmost integrity by celebrating our radiant residents, working together to create solutions, and providing our residents with the opportunity to continue to live a dignified, engaging, and vital lifestyle.



THE SHINE PROGRAM'S

K.C. GALE REGIONAL DIRECTOR OF SHINE PROGRAMS

K.C. Gale is from Maryland's Eastern Shore. She follows a family legacy of "helpers" within the surrounding community and is thrilled to be able to expand her expertise to those outside of the Eastern Shore. She received her Bachelor's in Psychology with a minor in behavioral analysis and is currently working towards her Masters in Social Work. K.C. has also been a Certified Dementia Practitioner with the National Council of Certified Dementia Practitioners since 2012.

K.C. has been a Director for several DSL communities since 2012 and has truly cultivated her passion into a profession that allows her to spread a philosophy of integrity, dignity and respect for those in our Memory Care neighborhoods. Having participated in Discovery Senior Living's Memory Care committee and Advisory Board, K.C. has taken on her current position to implement the SHINE Memory Care Program across DSL's communities. The SHINE Memory Care Program truly exemplifies a unique and innovative approach to caring for those with memory and cognition issues by enhancing communication, encouraging inimitability and creating opportunity. With K.C.'s experience and passion for teaching, SHINE has been able to become a program of substance and vitality; one that understands that everyone's journey is their own. She believes our care approach must mimic the innate individuality that is present in all of us as human beings.

What is one thing you can't live without?

I definitely can't live without my "cheerleaders"! I am more than lucky to have an amazing family and wonderful friends that encourage and inspire me every day.

Outside of work, what is one of your biggest passions?

I love track & field! I still help coach shot-put and discus at my alma mater, Parkside High School.

Tell us something that might surprise us about you.

I think that people would be surprised to know that I play drums, specifically the djembe. There have been many times that I'd bring my drums into the communities and have our residents participate in drum circles with me.

MEET OUR CONST



Tammy Kaminski - Vice President of Construction & Development

Tammy has worked in Construction for her entire career. She started as a dual major, Architecture/Engineering, however dropped Engineering to pursue Architecture with a concentration in Construction Management. She received her first job on a construction site immediately after graduating. She landed at Discovery Senior Living about five years ago as Director of Construction and it has provided her with the opportunity to use all of her skill sets. The Construction Team Members each bring different skills that help one another do more.

She has lived in Southwest Florida for over 20 years, and it is where she calls home. She has two teenagers, a girl and boy, who occupy most of her time, with them doing sports and other activities. She enjoys an active lifestyle; running, biking, yoga, paddling, or just hanging at the beach.



Donna Boniello - Interior Designer

Donna has recently moved to Florida from New York to join the DSL Team. She has worked in the industry of Interior Design and Construction Management for more than 20 years starting as a residential kitchen designer. Donna always knew that she wanted to be involved in all aspects of custom home design. She has worked with large builders out into the field, helped home buyers personalize their homes, and helped build beautiful communities.

In her free time, Donna enjoys yoga, the gym, shopping and walks on the beach. She says, "It has been an exciting start with DSL creating relationships with our communities and the excitement of what is still to come from our department for our residents to enjoy."



RUCTION TEAM



Belle Fortte - CAD Designer

Belle is an Architect and Occupational Health and Safety specialist from Argentina. She has a strong background in Architectural Design and Construction Safety. She recently joined the Construction and Development Department at Discovery Senior Living, and she couldn't be happier.

Belle likes to travel a lot. She did a work and travel exchange to the U.S. during college and loved it so much that she kept coming back. During one of her trips she met her husband, and moved here. She loves living in the Naples/Bonita Springs, FL area because it is a beautiful place with a mix of cultures and gorgeous beaches.



Amy Barber - Project Coordinator

Originally from Columbus, Ohio, Amy moved to SW Florida five years ago and now resides in the Estero area. She likes the fast-paced environment the construction industry offers, and says working with Tammy keeps her entertained and on her toes. She is proud to say she is celebrating 10 years as a Project Coordinator and couldn't imagine a more rewarding place to spend her time.

She is a huge music and sports fan and loves to take what she calls "one tank trips" with her fiancé. They pick a point on the map, pack their overnight bags and they're off to enjoy whatever adventure the destination provides.

The BUILDING BRIEF

COMMUNITIES UNDER DEVELOPMENT



Discovery Village At Melbourne

Now Pre-Leasing! The project consists of an expansion of an existing community to an additional 42,000 square feet, four floors and 36 units with an estimated completion of Fall 2018. The expansion features new luxury one- and two-bedroom apartment homes ranging in size from 601 to 1,075 square feet. Upgraded features including granite countertops, tile backsplashes, stainless steel appliances, elegant dark-wood cabinetry, wood-look plank flooring in living areas, plush carpet in bedrooms, walk-in closets, balconies, health and fitness nature trails and more!



Discovery Village At Naples

New construction of the state-of-the-art, all-inclusive, 175 unit Independent Living community began in August 2018. Pre-Leasing is scheduled to begin late Fall 2019 with completion estimated in Fall 2020. The community will feature formal and casual dining venues, a Grande Ballroom, fitness center, activity and game rooms, outdoor entertainment space with fireplace, heated pool with cabanas and much more. Designed for the most discerning seniors, the world-class community will redefine active senior living.



Rittenhouse Village At Lehigh Valley

New renovations will take place at the community to provide a fresh, clean and updated look. Residents can relax over a nice cup of coffee in the new bistro and share conversations over daily activities and events. The main bathrooms will be updated with new fixtures and lighting to create a more modern look and feel. The activity room, the library, and the main living room will also receive a makeover. New flooring, paint, furniture, and cabinetry will help create a warm, cozy and fun environment for residents to enjoy on a daily basis.



Discovery Village At Sarasota Bay

Construction will begin in Spring 2019 on our 250,000 plus square foot, Active Independent Living community. The community will bolster the latest resort-style amenities and modern conveniences, with a heated pool, multiple dining options, and exquisite furnishings and finishes. With 198 brand-new units, this community will be adjacent to its existing counterpart, Discovery Village At Sarasota Bay. The campus will provide 5, all-inclusive care options, offering the best senior care available on the market.



Discovery Village At Sandhill

New construction of outstanding Independent Living in Columbia, South Carolina is well underway with an estimated completion of 187 luxury independent units in early 2019. Pre-Leasing is now open in the on-site preview gallery. The community will feature a Grande Clubhouse with resort-style amenities, *Sensations* gourmet dining, *Celebrations* activities, events, and much more! The worldclass community will provide residents with superior services at an exceptional value – an experience like no other senior living community in the area.



Blue Ridge Assisted Living & Memory Care

Blue Ridge is expanding with 22 new apartment homes being added to the community. Located in the picturesque Blue Ridge Mountains, the community is one of the main sources of support for seniors seeking assisted care services. Construction has begun on the newly expanded units and is scheduled to be completed in early 2019. The apartment homes will be outfitted in upgraded features including granite countertops, resilient wood-look plank flooring, designer finishes and more.



Conservatory At Champion Forest

Conservatory At Champion Forest in Houston, TX recently completed a multi-million dollar designer remodel, resulting in a completely new look and feel. Renovated spaces include a redesigned *Sensations* dining room, re-vamped bistro, exhibition kitchen, updated spacious apartment homes and more! It was a long year of construction projects but our residents are loving their newly updated home.



Country Club At Woodland Hills

We recently began phase one of a three phase project over the next three years to completely update this beautiful community in Tulsa, OK. The exceptional remodel will consist of repainting the entire exterior of the building and sealing the balconies, followed by exquisite interior updates to apartment homes including: new paint, wood flooring, carpet in the bedrooms, fixtures, stainless steel appliances, bathroom fixtures and more. We can't wait to see all the wonderful enhancements in store for this community.



Discovery Commons At Spring Creek

It's a new day in senior living in Garland, TX! Discovery Commons At Spring Creek is excited to announce their multi-million-dollar remodel and newly rebranded state-of-the-art assisted living and memory care community. The redesigned world-class community consists of spacious, nicely appointed apartment homes with resort-style amenities and redesigned common areas. Discovery Commons At Spring Creek is unlike any other senior-living community in the area, providing residents with personalized superior service at an exceptional value.



Oakleaf Village At Greenville

Oakleaf Village At Greenville in Greer, SC is currently undergoing a huge remodel. The designer update will result in a completely new look at the community with inviting spaces for an even better way to dine, socialize and enjoy every day. The new spaces include a redesigned *Sensations* dining room and bistro, refreshed memory care dining, piano, library, and living room. Just one more way Oakleaf Village At Greenville is the best place for residents to call home now, and for years to come.



Oakleaf Village At Lexington

We recently began renovations at Oakleaf Village At Lexington in Lexington, SC. The designer remodel will see common areas and corridor improvements including paint replacing much of the current wall coverings, tile, carpet and plumbing. We are very excited to make these enhancements to our wonderful community and provide a brighter, more welcoming environment for residents and team members to enjoy.



Lakeside At Mallard Landing

We are excited to share with you our newly remodeled social areas at Lakeside At Mallard Landing in Salisbury, MD. This designer remodel will result in a completely refreshed look here at our community with inviting spaces for an even better way to enjoy life. Our new spaces includes a remodeled *Sensations* dining room, bistro, resident living room, and grande lobby. Just one more way Lakeside At Mallard Landing is the place you can call home – now – and for years to come.



The Terrace At Mountain Creek

Exciting upgrades and renovations will be taking place at The Terrace At Mountain Creek. A bistro will be added to the main lobby and dining room, giving residents more freedom to socialize over a delicious beverage or after-dinner drink. A resort-style spa is inspiration for our upgraded beauty salon, which will feature a brand-new massage room. For on-site medical care, a new therapy room and exam room will create a more comfortable experience for residents. You can also expect to see upgraded finishes throughout the entire community, designed to create an environment that is both luxurious and welcoming.



DAH CORNER

Part A, Part B, Part C, and Part D Medicare Insurance, what does it all mean?

Most of our residents are covered by traditional (Non HMO) insurance. They consist of multiple components:

Medicare Part A — Your Hospital Coverage

When you apply to Medicare, you are automatically enrolled in the Part A plan. Part A is your hospital insurance plan. It covers nursing care and hospital stays, although not doctors' fees. Part A also covers some home health services (that is what we do at Discovery At Home), skilled nursing care after a hospital stay and hospice care. It is considered hospital coverage and coverage for other services that are considered to be a part of your hospitalization coverage.

Our residents likely won't have to pay a monthly premium for Medicare Part A, thanks in part to all the payroll taxes they paid while they were employed. You must, however, pay a yearly deductible (\$1,340 for 2018) before Medicare will cover any hospitalization costs. If a resident has an extended hospital stay (beyond 60 days) they will incur additional costs. Post hospital stays at a Skilled Nursing facility, has similar charges, over a 20 day stay.

Of note, the care we provide for Discovery At Home, costs the resident nothing! No co-pay, no deductible. It is covered 100%, which is why it is a great benefit.

Medicare Part B — Your Medical Coverage

Part B pays for a portion of your doctor visits, some home health care, medical equipment, outpatient procedures, rehabilitation therapy, laboratory tests, x-rays, mental health services, ambulance services and blood services. Part B is optional. A resident needs to choose it when they sign up for Medicare. A resident can opt in later, but it will cost them more.

Part B, in general, pays on an 80% / 20% basis. Resident pays 20%, Medicare pays 80% of the fee schedule. Medicare always suggests thinking ahead when choosing what you sign up for. Sign up for what you will need eventually, not by what you may need today.

Medicare Part C — Your Private Insurance Option

Part C plans are offered through private insurance companies and approved by Medicare. They are also known as Medicare Advantage or Medicare Health plans. These are commonly known as HMO's, and when a resident signs up with a Part C company, they actually leave the Medicare system. This fact is rarely communicated to the resident, but it is true.

Medicare Advantage plans are generally organized as Health Maintenance Organizations (HMOs) or Preferred Provider Organizations (PPOs). Typically, in these types of plans you choose one doctor as your primary care provider, and your choice of doctors, hospitals and other health care providers is restricted. If you see providers outside of the plan's network, you likely will pay more, or these providers' care might not be covered at all.

Medicare Part D — Your Prescription Drug Plan

The newest addition to the Medicare alphabet, Part D, helps you pay for prescription drugs.

Part D is optional and available to people who are enrolled in Original Medicare (Parts A and B) and most Medicare Advantage plans.

Lastly, look for another Discovery At Home location soon. **Next stop...Texas!**





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