



Healthy Aging and Long-Term Care

The Friends Center City – Riverfront (FCC-Riverfront) an independent living community that actively supports the healthy aging of its residents. FCC-Riverfront is designed to help residents live independently in their own homes as they age. In recognition of the range of supports often required for living independently as we age, FCC-Riverfront has worked with Friends Life Care to identify long-term care options for FCC-Riverfront residents.

FCC-Riverfront residents are required to address their long-term care needs upon joining FCC-Riverfront. Residents have three options to meet their current and future long-term care needs.

- **Enrollment in Friends Life Care (FLC).** FLC enrollment provides insurance coverage for long-term care needs and includes care coordination which focuses on healthy aging as well as coordination of traditional long-term care services as needed. Care coordinators coordinate the full spectrum of home care services to help each resident remain at FCC-Riverfront for as long as practical and safe. An overview of FLC coverage is provided in “A Partnership for Health” available elsewhere on this website.
- **Enrollment in long-term care insurance and in FitC PLUS.** This coverage option provides insurance coverage for long-term care services. In addition, the enrollment in FitC PLUS provides residents with easy access to care coordination and discounted services. Care coordination services through FitC PLUS focus on healthy aging as well as on the coordination of traditional long-term care services as needed. Care coordinators arrange the full spectrum of home care services to help each resident remain at FCC-Riverfront for as long as practical and safe. Everyone is eligible to participate in FitC PLUS because it is a fee for service and not an insurance program.
- **Self-coverage and FitC PLUS.** This self-financed coverage option is possible if approved by a review of prospective resident finances by an independent actuary. Enrollment in FitC PLUS provides residents with easy access to care coordination and discounted services, again with the focus on healthy aging as well as on the coordination of traditional long-term care services as needed. Care coordinators arrange the full spectrum of home care services to help each resident remain at FCC-Riverfront for as long as practical and safe. Everyone is eligible to participate in FitC PLUS because it is a fee for service and not an insurance program.