

The Best Friend's Guide to Assisted Living

Empowering individuals and families
with straight talk and real insights.



Masonic Homes
of California

A living room with a fireplace, a painting on the wall, and an easel with a watercolor painting on a table.

“Practical
choices
today create
quality of life
tomorrow.”

Welcome!

At the Masonic Homes, we understand the variety of choices that exist under the assisted living umbrella. This book was written for individuals who are navigating the assisted living realm.

We recognize that the American stigma around personal care can make it difficult to embrace the idea of needing daily support.

Aging is not a failure, and needing care is not a weakness. Every stage of life brings new ways we rely on one another. Accepting assistance is part of what keeps us connected in our shared humanity.

So as a friend, we'd like to share our most honest and practical advice to help you move forward with confidence on your assisted living journey. This guide aims to provide tips for navigating your choices.

Additional information can be found on the National Institutes of Health's website: <https://www.nia.nih.gov/health/assisted-living-and-nursing-homes>.

As a non-profit community, everything the Masonic Homes does is designed to help people make informed decisions for the best possible future.

Call us at (510) 574-8698 or visit our website HelloMasonicHomes.org to learn more.



Chapter 1: Rethinking Care and Busting the Myths

Assisted living is one of the most misunderstood parts of aging and care.

Let's start here: assisted living is not about giving up. It's about getting the support you need to keep living the life you want with dignity, safety, and a little more peace of mind. People may discover that assisted living helps them remain healthy, with access to healthy food, engaging classes, exercise, and community.

Let's break down some of the biggest misconceptions about assisted living.

Each community is unique, but we keep hearing similar misconceptions. Here are a few of the most common:

Myth	Fact
I won't be independent.	Assisted living is designed to support independence, not take it away.
It will be like living in a hospital.	Assisted living apartments are fully residential with all of the trappings of any home.
There's no privacy.	It's your apartment! You can accept visitors when you want. Community support only enters apartments with resident consent.
I have to stick to a schedule.	Quality assisted living communities offer a calendar of group and solo activities and excursions. People can pick and choose what speaks to them and leave the rest.
Assisted living is for other people, but not for me.	The reality? Everyone feels this way. It's human nature to separate ourselves from situations that feel scary or unfamiliar. Take the time to meet some of these "other people" and you may find some common ground.



Assisted living is designed to meet people where they are. From having meals prepared to getting help with medications—the right support can give many people independence because they’re not weighed down by daily worries. They can focus on doing the things they love.

Chapter 2: Understanding Assisted Living Options

Finding the right kind of support starts with knowing what’s out there. “Assisted living” can mean many different things depending on the community, so in this chapter, we walk through the most common options.



Assisted Living (Traditional): Provides help with daily activities like bathing, dressing, meals, and medications. Think of it as extra support layered into everyday life, while still prioritizing independence. The Adams building at the Masonic Homes is a traditional assisted living community.

Enhanced Assisted Living: A newer model that bridges the gap between assisted living and skilled nursing. It offers more complex medical support (such as wound care, oxygen management, or heart failure) in a residential (versus medical) environment. The Pavilion building at the Masonic Homes follows this model.

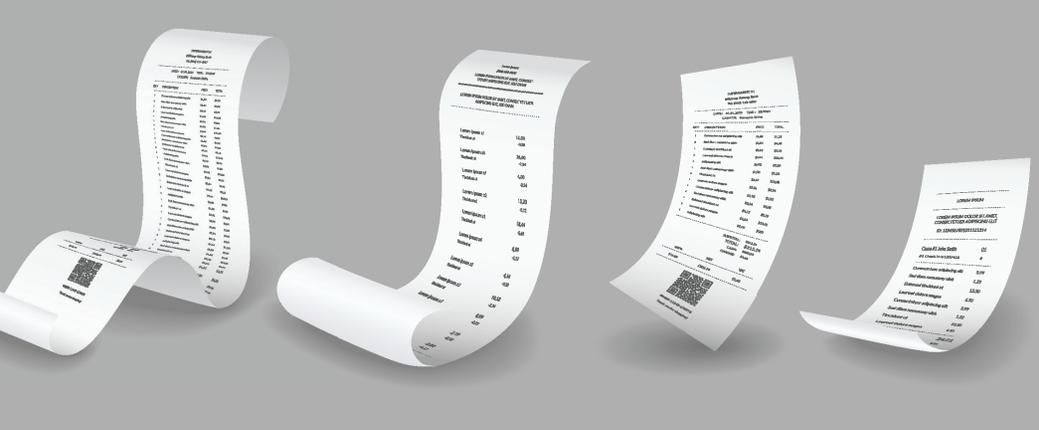
Assisted Living (For Light Cognitive Support): A great option for people who don't need full memory care, but who might need cognitive support (i.e., wander-risk), assisted living helps people with daily support and coaching to maintain independence as long as possible.

Skilled Nursing Communities (Nursing Homes): This is not assisted living, but rather 24/7 complex medical care in a clinical environment for individuals with significant health needs. Skilled nursing is regulated more strictly and is often the right choice for people who need hospital-level attention in a long-term setting.

The world of assisted living is changing fast. A few big shifts are on the horizon:

- **Enhanced Assisted Living:** More communities are stepping up to handle advanced care needs, reducing the need to move into skilled nursing.
- **Holistic Wellness Models:** Communities are emphasizing not just physical care, but mental health, social connection, and spiritual wellbeing.
- **Aging in Place:** The goal is to reduce disruptive moves. Ideally, you can choose one community and adapt your care as your needs change.

The takeaway? Assisted living is no longer one-size-fits-all. The future is flexible, personalized, and designed to meet people where they are



Chapter 3: Dollars and Sense ... Demystifying Assisted Living Pricing

Let's be honest: money is one of the biggest stress points when it comes to assisted living. Pricing can feel like a puzzle designed to confuse you, but with the right information, you can spot the patterns and make sure you're comparing and understanding correctly.

It is important to understand how each community calculates your bill and to have an idea of how quickly costs can rise as needs change.

How Pricing Works

Most communities charge a base rate for housing, meals, and basic services. On top of that, there are care fees that depend on how much support you need. The tricky part is that each community prices for care fees differently. Here are some common models:

- **Tiered Packages:** Levels of care (light, medium, heavy) each with set monthly rates.
- **Point Systems:** Each task (help with bathing, medication reminders, etc.) is assigned points that add up to a monthly fee.
- **À La Carte:** You pay for each service individually, almost like a menu.
- **Life Care Community Model:** Residents pay a one-time entrance fee along with monthly fees that cover housing, services, and access to multiple levels of care including assisted living. The advantage is predictability: you don't have to move somewhere new if your needs increase, and costs are more stable over the long run.



Watch Out for the Hidden Costs

Some communities advertise a low base price but add on fees for every little task. Laundry, transportation, medication management, even bringing meals to your room can all carry extra charges. Always ask: What's included, and what's extra?

Being an Informed Consumer

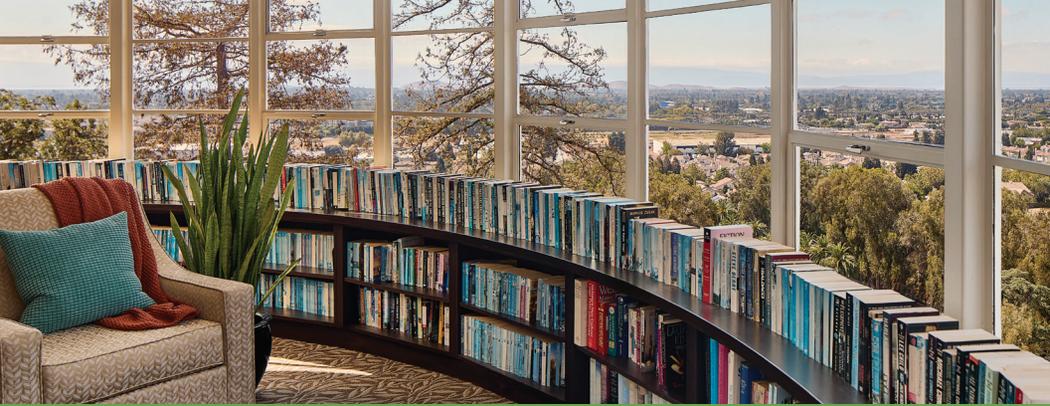
Here are three simple strategies:

- **Compare in writing.** Ask what it included and a list of the ancillary services.
- **Play "what if."** Ask how your bill would change if you needed more care six months from now.
- **Look at the fine print.** Is there a move-in fee? Annual increase? Medication packaging requirement? These details matter.

Final thoughts: Pricing isn't just about today's number—it's about understanding the model, spotting hidden fees, and planning for the future. When you know the questions to ask, you can make choices with confidence instead of fear.

Chapter 4: Touring Like a Pro

Touring communities can feel a little like house-hunting, college visits, and job interviews all rolled into one. It's exciting, but it can also be overwhelming. Brochures don't always tell the whole story. With the right approach you can walk into a tour with confidence and walk out knowing whether a community is the right fit for you or your loved one.



The Right Questions to Ask

- What services are included in the monthly fee, and what services cost extra?
- How do you assess care needs and how often are they re-evaluated?
- What's your staff-to-resident ratio during the day? And at night?
- Is there a nurse on duty 24/7?
- How do you handle emergencies or hospitalizations?
- Can residents set their own daily routines, or is there a fixed schedule that they must follow for mealtimes and sleep times?
- How do you honor personal preferences and preferred schedules?
- How do you keep families involved and informed?
- Can I talk with current residents or family members about their experiences?

Don't be shy about writing these down and taking notes during the tour. Communities should welcome your curiosity.

How to Compare Communities Calmly

After a few tours, the details can blur together. Here are some tips to stay organized:

- Make a comparison chart. Write down the basics (monthly cost, levels of care, staff ratios, extras).
- Capture your first impressions. Pay attention to your "gut feeling" upon walking through the front door. Are people happy? Smiling? Talking and interacting? Or is it dead quiet?
- Right after the tour, jot down how you felt. Sometimes the "vibe" says more than the brochures.
- Involve others. Bring along a family member or friend, two sets of eyes see more than one.

“Every life is built
on giving and
receiving care.”



Chapter 5: Rights, Respect, and Dignity

Above all else, rights, respect, and dignity must be at the center of any assisted living community. In many states, assisted living communities (sometimes legally called Residential Care Facilities for the Elderly, or RCFEs) are required by law to protect residents' rights. Knowing these rights will help you advocate, avoid problems, and ensure your voice is heard.

Residents' Rights You Need to Know (Example from California Law)

Under California law (Health & Safety Code §1569.269), every resident has a "Bill of Rights" in assisted living.

Some of the most important items include:

- **The Right to Dignity and Respect:** To be treated as an adult with individuality and humanity.
- **The Right to Privacy:** In communications, in your room, and in personal care.
- **The Right to Participation:** In planning your care, in activities, and in decisions that affect your life.
- **The Right to Access:** To access visitors, phones, mail, and personal possessions.
- **The Right to Information:** About services, charges, rules, and any changes.
- **The Right to Voice Concerns:** To complain without fear of retaliation.
- **The Right to Safe, Comfortable Living Conditions:** Including freedom from abuse or neglect.

These rights are not just fine print, they are legally protected. And if they're ever violated, residents and families have the right to seek help through Long-term Care Ombudsman programs.

Person-centered vs. System-centered Care

One of the biggest differences between an okay community and a great one is whether they are operating with a person-centered culture.

- **System-centered Care** means routines are built around the "medical model" and staff convenience: meals at fixed times, activities that don't match resident interests, and rules that limit choice.
- **Person-centered Living** means tailoring schedules, meals, and activities to individual preferences. It respects that residents are people first, not just "beds" to be managed. To learn more about this, check out AgingINnovation.org.

When touring or evaluating a community, ask: How do you honor resident preferences? How much flexibility do residents have in their daily lives? The answers will tell you which side of the line they fall on.



“The best futures
don’t just
happen; they’re
designed.”

Chapter 6: Designing a Life, Not Just Choosing a Place

Carol Dweck, in her book, *Mindset: The New Psychology of Success*, says that people can have a “growth mindset” or a “fixed mindset.”

As we age and confront challenges and changes, adopting a fixed mindset—playing it safe, avoiding challenges, and seeing possible failure—we will likely live a small, fear-based life.

Alternatively, the growth mindset allows us to approach life’s challenges as opportunities for change, expansion, and new perspectives. With this view, moving into assisted living is also a chance to grow and design a life you love. Clearing away obstacles allows you to focus on what really brings joy, purpose, and connection.

Imagine: instead of spending an afternoon stressing over bills or laundry, you’re able to join a watercolor class, go on a group outing, or simply enjoy coffee with people. Assisted living can give back hours of your day and open the door to experiences that weren’t possible before.

We highly recommend to everyone that planning early for assisted living is a good idea. A proactive approach that ensures that if we need assisted living, we already know where we would go. And it is easier to make a good decision when one is not in crisis.

Growth Mindset Brainstorming Exercise:

Here are some helpful questions to ask yourself or your loved one to nurture a growth mindset.

- How can I expand on the things I already love to do?
- How can I be my own best accomplice in aging?
- If the bravest version of myself had a voice, what would it say to me at this moment?
- What desire is in the back of my mind that I can try to shed light on?
- If I am so averse to moving into assisted living, why is that?
- What parts of my daily routine drain me? What parts give me energy?
- Who do I want to spend more time with?

Making Peace with Growth at Every Stage

Every important transition in life comes with an adjustment. Making the move to an assisted living community is no different. It's normal to experience complex emotions about leaving a longtime home or about change. But transitions also carry opportunities.

The key is to grant permission to feel the emotions, while also looking forward to growth. Many people say things like, "I don't know why I waited so long to move into a community. The dining, the activities, the new social network is fabulous."



Chapter 7: What About Family and Friends?

A good assisted living community supports residents and their loved ones. Guest rooms for overnight visits, family-friendly gathering spaces, gardens, and shared dining make it easy to stay connected.



For Spouses

For spouses, being the sole caregiver can take a serious toll. Research shows that strained caregivers face higher risks of illness and even early mortality. Assisted living offers another way to care; one that allows couples to enjoy time together without the crushing stress of daily caregiving. In communities like the Masonic Homes, many spouses live on the same campus, making visits as simple as a short walk.

For Adult Children

Adult children often carry heavy responsibilities too, balancing careers, households, and caregiving. The financial and emotional strain can be profound. Choosing assisted living can lift that weight, giving families back time, peace of mind, and the chance to enjoy their roles as sons, daughters, and loving grandchildren again.

For Everyone

From gardens and outdoor spaces to family rooms, game areas, and dedicated dining spaces, community amenities make visits from family and friends feel natural and enjoyable. Many communities also invite guests to join residents for meals, so family dinners can continue even after a move.

When families feel at home, too, it makes the transition smoother, keeps connections strong, and helps everyone experience the community as a place of belonging. Here's a list of the fun things to do on the Masonic Homes campus.

- Garden tours and hiking destinations throughout our 268-acre campus
- Golf putting green with expansive views (it's easy to drive here, allowing families to take their loved ones on a destination)
- The Turkey Roost Bar
- Beautiful patios
- Pickleball court
- Vintage shop where everything is free, and gift shop featuring resident-made crafts
- Multiple dining venues to enjoy, including an ice cream parlor, upscale dining venues, private dining rooms for private parties (Another big resident benefit at the Masonic Homes is the care team will take assisted living residents out and about, for lunches and dinners at other dining venues, giving people access to the whole campus.)

Continuity of Care Matters

One of the biggest advantages of choosing an assisted living community that also offers skilled nursing is continuity. If a short hospital stay leads to rehabilitation needs, having skilled nursing on the same campus means the care team already knows the resident.

That familiarity makes the transition and recovery smoother and the return to assisted living less stressful for everyone involved. The Masonic Homes of California campus offers all of these on one campus, making transitions between care levels seamless.

On-campus home care services add another layer of support. When these services are managed by the same community, residents and families can count on consistent quality, trusted caregivers, and coordinated communication.

At the Masonic Homes, both skilled nursing and home care are part of the continuum of care, ensuring residents always have access to the right level of support without leaving the community they call home.



“A well-planned life is a life with more room for joy.”

Chapter 8: The Nuts and Bolts Checklist

Sorting through assisted living options doesn't have to feel complicated. With so many details, numbers, fine print, and long tours, it helps to have a simple tool to keep things clear.

This chapter is a set of checklists and guides that make decision-making easier.

Gut Check

- Did it feel welcoming?
- Would I (or my loved one) feel comfortable living here?
- What did I see, smell, hear, taste, or feel?

Tour Questions Checklist:

- How do you determine care services and adjust them over time?
- What's included in the monthly fee, and what costs extra?
- What is your staff-to-resident ratio during the day? At night?
- Is there a nurse or medical professional on premises? Day? Nights?
- How do you handle emergencies or hospitalizations?
- How are residents involved in decision-making?
- Fill in your own

- Fill in your own

- Fill in your own



Chapter 9: Pricing at the Masonic Homes

In this guide, we want to be as transparent as possible about how pricing works here at the Masonic Homes. No fine print. No surprises. Just clear information you can use to plan with confidence.

As a non-profit community owned by the Masons of California, our goal isn't to maximize profit; it's to maximize your lifestyle and improve our services and offerings every day.

Every dollar that comes in is reinvested into care, amenities, programs, and services that directly benefit our residents—while Masons and residents alike donate many volunteer hours to make our community special.

Across, you'll find the full pricing for enhanced assisted living at the Masonic Homes. We've laid it out so you can see exactly what's included, what levels of care cost, and how our fees compare with what you'll find elsewhere in California.

We are here for you. Give us a call at (510) 574-8698 or visit HelloMasonicHomes.org to schedule a meeting. Our sales team can meet virtually or on campus to answer your questions.

Pavilion Assisted Living Pricing

The Pavilion offers assisted living with enhanced support in a warm, residential-style setting. Designed as an intimate neighborhood, it provides 24/7 support for residents requiring additional care needs while balancing personalized care with independence. Open to all.

Monthly fee: \$3,900

Includes 3 meals per day, housekeeping, activities, transportation, and nursing staff.

Community fee: \$5,500

Additional cost for level of care:

Level 1: \$900

Level 2: \$1,800

Level 3: \$2,900

Level 4: \$3,900

Final Thoughts from a Friend

Exploring assisted living is never a small task. It means sorting through emotions, questions, and practical details while keeping the future in mind. This guide was created to make that process clearer, easier, and more honest.

The important truth is that aging and needing support are not failures, they are part of being human. When the right kind of support is in place, people often find more energy, more connection, and more peace of mind than they had before moving in. Assisted living isn't an ending; it can be the beginning of a safer, fuller, and more supported chapter of life for residents and for the families who love them. Good luck on your journey! Please give us a call to let us know how we can help at (510) 574-8698 or visit HelloMasonicHomes.org!



“Looking at aging with pragmatism is what turns the later years into some of the best years.”



Masonic Homes of California

**Learn more by calling (510) 574-8698
or visiting HelloMasonicHomes.org.**

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