

t|r|u|e freedom™

NATIONWIDE HOME CARE PLANS



HOME CARE BENEFITS / CUSTOM CARE ASSISTANCE

24 Hours A Day / 7 Days A Week

01_2023

Your Home Care Service Plan

Custom Assistance Solutions For Your Future Needs

AN EVOLUTION IN AVOIDING NURSING HOME CONFINEMENT

According to Health and Human Services, 70% of seniors will need some form of home care in their lifetime. That is nearly three out of four of us.

Many seniors are under the impression that their traditional health care programs will also provide the desired services in the home such as meal preparation, grocery shopping, assistance with hygiene, dressing, grooming, 24-hour care, etc. Medicare, Medigap and most Medicare Advantage Plans are designed to cover hospital stays, doctor bills and some short term skilled nursing. **Unfortunately, they do not cover the cost of everyday assistance in your own home.**

Long Term Care insurance is an option for such services, however this type of coverage is usually secured by individuals between the ages of 45 and 64 who are in better than average health. While your loved ones will have the best intentions to be there for you when an unexpected crisis arises, most are not prepared for the time, energy and amount of work involved in care giving and quickly become overwhelmed.

True Freedom Home Care Plans are the most viable alternative to traditional Long Term Care Insurance. When assistance becomes essential in the event of a sudden injury or illness, these membership plans quickly coordinate and arrange care for seniors in the privacy and comfort of their own home. Every day can bring an unexpected challenge into a senior's life, especially post COVID-19 where the surge in home care requests and the increased cost of fulfilling these needs is unprecedented. The good sense of having a True Freedom Home Care Plan in place will give members and their families the peace of mind, security and independence in being prepared as they move forward together.



All True Freedom Home Care Plans Feature:

- Field Issue Contract
- No Medical Underwriting
- No Elimination Period
- No Age Limits
- Available Nationwide
- Discount Reward For Non-Use

Our plans can arrange for care
24 Hours a Day / 7 Days a Week
 in the comfort of your home.

True Freedom Home Care Plans are Service Contracts, NOT Insurance.

True Freedom Home Care Plans

Memberships To Provide Urgent Home Care Solutions For Seniors

▶ **PLATINUM PLAN**
 10,000 Lifetime Membership Hours
 (Ten 1000 Hour Benefit Periods)
 Current Lifetime Retail Value:
 * Between \$250,000 to \$400,000

▶ **GOLD PLAN**
 6,000 Lifetime Membership Hours
 (Ten 600 Hour Benefit Periods)
 Current Lifetime Retail Value:
 * Between \$150,000 to \$240,000

▶ **SILVER PLAN**
 3,000 Lifetime Membership Hours
 (Ten 300 Hour Benefit Periods)
 Current Lifetime Retail Value:
 * Between \$75,000 to \$120,000

▶ **BRONZE PLAN**
 1,500 Lifetime Membership Hours
 (Ten 150 Hour Benefit Periods)
 Current Lifetime Retail Value:
 * Between \$37,000 to \$60,000



SUITABILITY STANDARD FOR ENROLLMENT:

Prospective members must be able to live independently at the time of enrollment and cannot be currently in need of or receiving any assistance, from family members or others, with activities such as bathing, dressing and transferring.

AGENCY AND ANYTIME SERVICES INCLUDE:

- Meal Planning / Preparation
- Laundry, Ironing And Changing Linens
- Grooming
- Assistance With Dressing
- Assistance With Bathing, Toileting And Hygiene
- Grocery Shopping
- Light Housekeeping
- Monitor Diet And Food Expirations
- Medication Reminders
- Accompany To Place Of Worship
- Accompany To Doctors Appointments And More

* The value of the "Lifetime Membership Hours" for each plan is determined from a current national retail average of \$25 to \$40 per hour (based on geographic location) for non-medical home health aides. All plan hours are divided into ten equal benefit periods separated by 90-day rejuvenation periods that total the Lifetime Membership Hours of a chosen level contract. The hours in each benefit period can be utilized as quickly or slowly as desired. Multiple benefit periods can be accessed in a single contract year within the parameters of the plan. Benefits are limited to \$150.00 a day.

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True Freedom Home Care Plans

Home Care Service Hours

The True Freedom Home care include two options of non-medical home care service to choose from. Members can select to utilize either AGENCY Hours provided by a network of licensed and registered Home Care Agencies in the True Freedom Network OR ANYTIME Hours, where members have the freedom to choose a friend or neighbor to provide their home care services (it cannot be a family member or someone living in the same household.) All home care service is arranged, scheduled and managed by the Customer Care Coordinators at American Senior Services, Inc.

ANYTIME Hours

Provided by a friend or neighbor are available any day of the week and during any/all hours including **overnight or 24/7 live-in home care.**

AGENCY Hours

Provided by a Network Agency are available for up to 5 hours a day, Monday thru Friday between the hours of 9:00am and 5:00pm.

When the need for assistance becomes essential, just call the toll-free customer service number:

1-888-245-9001

TRUE FREEDOM HOME CARE BUILT-IN FEATURES

True Freedom Discount Reward Program

Members earn a discount of 10% upon the anniversary and renewal of membership for each year that no home care services have been utilized. That savings will continue for up to 4 years. (Example: In the 5th True Freedom membership year and beyond, members will save 40% on the cost of maintaining their contract for as long as no home care service has been required.)

Asset Protection

Because members are contracting for access to "Hours", the value of plan hours automatically increases over time. As home care costs climb through the years, the increased expense is covered up to the \$150.00 a day limit.

Emergency Care Benefit

For members who unexpectedly require urgent assistance during the 90-day Waiting Period following enrollment, 10% of the initial home care hours of their plan can be accessed.

Endorsements and testimonials are available on True Freedom website at:
www.truefreedomhomecare.com

Reference the terms and conditions for complete details.

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ASSI is a proud member of:



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