



HOMeward BOUND  
SERVICES, INC.®

*The Assisted Living  
Service Agreement*

*"Home is Where  
the Heart Is!"<sup>SM</sup>*



**800-333-0801**

**Toll-Free**



## THE NURSING HOME ALTERNATIVE

Hospitals now discharge patients "sicker and quicker". This means that you must recuperate some place other than a hospital.

Medicare and Medicare Supplements pay for only "Medically Necessary", skilled home health care on an intermittent basis, and NOT for services that primarily meet your personal care needs.

There will always be the need for nursing homes for some, but the overwhelming majority of people prefer to be at home while recuperating from an injury or an illness.

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**THE ASSISTED LIVING SERVICE  
AGREEMENT IS A FEE FOR  
SERVICE CONTRACT.**

**THESE HOME SERVICES ARE  
NOT AN INSURANCE PRODUCT  
NOR AN INSURANCE POLICY.**

### TOP 3 REASONS

# WHY YOU SHOULD BE HOME

*AFTER AN EPISODE OF ILLNESS OR INJURY*

## INDEPENDENCE & PRIVACY

Remaining at home allows you to preserve your independence and privacy. Home recuperation is generally more effective because of the familiar and comfortable setting. No matter how nice nursing homes can appear they are still institutions, and have the sights, sounds and odors of an institution. You may have to share a room with one or more patients, which will result in the loss of privacy. Being in a nursing home too often secludes and isolates. Family, friends and neighbors will visit you at home, but often less frequently or not at all at a nursing home.

## INDIVIDUAL CARE—ONE-TO-ONE

One-to-one care at home can create a positive outlook, and may improve mental as well as physical function thereby enhancing the quality of life.

**Most nursing homes  
have ONE nurse for every  
25 patients, which is within  
legal guidelines.**



## COST

Confinement in a nursing home may mean depleting your assets each month. Nursing homes cost approximately \$3,000 to \$5,000 per month and Medicare pays less than 2% of the cost.



## HOME SERVICES

**NO PRIOR HOSPITALIZATION IS REQUIRED**

Homeward Bound Services, Inc. offers program options designed to meet your needs. The Assisted Living Service Agreement provides access to home care at discounted rates, making it an affordable option for today's growing senior population.

THESE HOME SERVICE SCHEDULES are provided to you without prior hospitalization. A

"Plan of Service" is designed to meet your specific situation.

Be assured that with the Assisted Living Service Agreement, you will always receive quality service from a carefully screened, honest and dedicated caregiver, who has had a criminal background check\*. If you are not satisfied with your individual caregiver, arrangements for a replacement will be made.



\*Criminal background checks will be done in accordance with the state rules and regulations.

## HOME CARE SERVICES

*to promote recovery*

- ♥ Bathing assistance
- ♥ Meal preparation
- ♥ Shopping
- ♥ Toileting
- ♥ Mobility
- ♥ Laundry
- ♥ Homemaking
- ♥ Assistance with dressing
- ♥ Grooming & personal hygiene
- ♥ Other incidental services:
  - Accompaniment to doctor's appointments, etc.
  - Making phone calls
  - Reminding to take medications



## HOW THE ASSISTED LIVING SERVICE AGREEMENT WORKS

Services are provided to customers for the term of the daily home service schedule in accordance with the customer's "Plan of Service". When the customer desires/requires home services, an assessment will be conducted to assist the customer in developing a service schedule. Health conditions prior to the effective date of the Assisted Living Service Agreement are subject to a 6 or 12 month waiting period.



**YOU WILL REST EASIER  
KNOWING YOU DON'T HAVE  
TO LEAVE YOUR FAMILY,  
FRIENDS, AND NEIGHBORS  
WHILE RECUPERATING AFTER  
AN ILLNESS OR INJURY.**

*"Home is Where  
the Heart Is!"*<sup>SM</sup>

## OUR ASSISTED LIVING SERVICE PROGRAM PROVIDES FOR:

- PERSONAL CARE
- SERVICE REGARDLESS OF AGE
- ONE-TO-ONE CARE
- PEACE OF MIND FOR YOU & YOUR FAMILY
- A BETTER CHOICE FOR RECUPERATION IN THE SAFETY & COMFORT OF HOME!
- SERVICES WITHOUT PRIOR HOSPITALIZATION
- NO CLAIM FORMS TO FILL OUT!

**At Homeward Bound Services, Inc. we know how important it is for our customers to be at home while recuperating. We hope our customers will be able to avoid the fear and panic associated with nursing home confinement.**

## THE ASSISTED LIVING SERVICE AGREEMENT

**OUR ASSISTED LIVING SERVICE AGREEMENT PROVIDES HELP AT HOME WITHOUT PRIOR HOSPITALIZATION! THE HOME SERVICE SCHEDULE**

Will provide up to \_\_\_\_\_ days, up to \_\_\_\_\_ hours per day, with a \_\_\_\_\_ month waiting period for health conditions prior to the effective date of the Assisted Living Service Agreement. You are paid from \_\_\_\_\_ to \_\_\_\_\_.  
Date Date

**The Assisted Living Service Agreement is not available to individuals who are currently hospitalized, residing in a nursing home or who have a terminal illness.**

Those individuals with an immediate need for home care services are encouraged to seek other options or to engage Homeward Bound Services on a private pay basis.

**WAITING PERIOD:** A cost containment measure of 6 or 12 months in duration, that applies to all customers who have current needs or who may need services for a current condition.

**PRIVATE PAY:** Homeward Bound Services, Inc. will assist with arranging for the help the customer needs with the understanding that the customer will be responsible for payment. Homeward Bound Services, Inc. is committed to the delivery of quality services at affordable rates.

**RECEIPT**

Received from \_\_\_\_\_ on \_\_\_\_\_  
Name of Customer Date

A payment of \$ \_\_\_\_\_ in connection with an application for an Assisted Living Service Agreement with Homeward Bound Services, Inc. This receipt is not valid unless signed by a representative of Homeward Bound Services, Inc. and any payment made by check, draft or money order must be good and collectable. Customer understands that Assisted Living Services provided by Homeward Bound Services, Inc. are Non-Medical Services and that the Agreement is not insurance.

Signature of Rep \_\_\_\_\_ Rep # \_\_\_\_\_

Signature of Customer \_\_\_\_\_ Date \_\_\_\_\_

# HOMECARE:

## THE ANSWER YOU HAVE BEEN LOOKING FOR!

A case brought by two Georgia Women several years ago asserted that their continued institutionalization was a violation of their rights under the Americans with Disabilities Act of 1990 (ADA) to live in the most integrated setting appropriate.

Both plaintiffs lived in state-run institutions, despite the fact that their treatment professionals had determined they could be appropriately served in a community setting. In its decision, the court observed that:

1. Institutionalized placement of a person who can handle and benefit from community settings makes that person feel incapable or unworthy of participating in community life.
2. Confinement in an institution severely diminishes the everyday life activities of individuals, including family relations, social contacts, work options, economic independence, educational advancement, and cultural enrichment.

-as seen in *Caring Magazine*



These facts demonstrate the increasing need for home care, and the reason that Homeward Bound Services was created. You can reap the benefits of the Assisted Living Service Agreement, a pre-paid contract that can be used to help you recover within the comforts of your own home, amongst your friends and family. You DO have an option!

## Funds for **your** future

The National Trust was created to ensure that funds for future services will be readily available when needed:

- For the payment of services rendered to customers
- To provide the availability of funds for future needs
- To protect financial integrity
- Administered by a Third Party Administrator/Trustee

The Trust is administered by a third party trustee located in the Washington, D.C. area. The funds are held separately from other monies of Homeward Bound Services, Inc. and are used exclusively for the purpose of client service.



## There's No Place Like Home

- Recuperation is enhanced when the patient is surrounded by family and friends
- Nursing home phobia
- Retain independence
- Retain self-esteem
- Retain sense of freedom
- Retain privacy
- Flexible routines
- Maintain dignity
- Environment impacts health and wellness: familiarity is comforting
- Every year, between 250,000 and 500,000 Americans are assigned to long-term care institutions for reasons OTHER than medical need

Ken Wheeler 800.333.0801

## Do you feel trapped in your decision for home care?

## You Do Have Another Option!

When seeking home care that is right for you, it seems the options are very limited. You may be refused long-term care insurance due to pre-existing conditions, or you may not be financially able to pay for in-home care. The last place you want to be is in an institution.

Homeward Bound Services offers you the freedom to remain in your own home, while getting the assistance and care you desire. At home, the more everyday activities you can carry on, the more "like yourself" you feel. Home is where your pace can be respected, where you don't have to be pushed to fit someone else's rigid schedule.

Now you have an option, and the Assisted Living Service Agreement is that option. This program provides access to discounted home care to use according to YOUR schedule and activities.

### Features of the Assisted Living Service Agreement include:

- Recuperation in Your Own Home
- Your Privacy and Independence
- One-to-One Care
- Qualified, Trustworthy, and Reliable Caregivers
- Discounted Rates
- Bonded and Insured
- No Claim Forms to Fill Out
- Care is Only a Phone Call Away!

## The Assisted Living Service Agreement is not insurance:



HOMeward BOUND  
SERVICES, INC.®

### Home Care Insurance

#### REQUIREMENTS FOR SERVICES:

- 1) A phone call to Homeward Bound Services, Inc.
- 2) A "Plan of Service" agreed upon by the customer and Homeward Bound Services, Inc.
- 3) No claim forms to fill out
- 4) **Immediate services are available anytime on a Private Pay Basis**

#### WHAT IS PROVIDED:

##### ASSISTED LIVING SERVICES INCLUDE:

Bathing, Grooming, Toileting, Cooking, Meal Preparation, Laundry, Accompaniment to & from Doctors, Home-making, Dressing, Shopping, Reminding to take medications, Assistance with household chores, and much more

#### TO QUALIFY FOR THE ASSISTED LIVING SERVICE AGREEMENT:

- 1) **Everyone accepted.** We exclude only those presently hospitalized, terminally ill, or nursing home residents
- 3) **Field issue.** Service Agreement effective at time of application
- 4) **NO AGE LIMIT!**



#### REQUIREMENTS FOR BENEFITS:

- 1) Submission of "Claim Form" and bills to insurance company for payment
- 2) A statement by your doctor that care was Medically Necessary
- 3) Continual qualification of a cognitive impairment
- 4) Inability to perform one or more activities of daily living
- 5) **You must find your own caregivers**

#### WHAT IS PROVIDED:

- 1) Money; usually a stated dollar amount such as \$50, \$80 or \$100 per day. Most policies provide limited or no benefit for assisted non-medical services
- 2) **You must find your own caregivers**

#### TO QUALIFY FOR A POLICY:

- 1) You must meet strict underwriting requirements and many medical conditions are not acceptable for policy issue. In some instances, policy issue is limited or subject to a counter offer at a greater expense or a reduced policy benefit
- 3) Detailed application process for underwriting. Policy issue takes one to three months
- 4) **AGE LIMITATIONS**
- 5) **You must find your own caregivers**

## Why You **SHOULD** Be At **HOME**

*after an episode of illness,  
injury or accident*

- 80% of seniors prefer HOMECARE over hospitals and nursing homes.
- Medicare pays less than 2% of the costs in a Nursing Home.
- You're much more likely to use homecare.
- Retain your independence and privacy.
- Recuperate in the comfortable and familiar setting of your own home.
- Neighbors, family and friends will visit you at home but less frequently or not at all in a Nursing Home.
- One-to-One individual care.
- Most Nursing Homes have one Nurse for every 25 patients (allowed by law.)
- Nursing Homes cost \$3,000 to \$5,000 per month on average.
- Nursing Home residents are all too often secluded and isolated.
- Nursing Homes are Institutions!



*"1 in 4 nursing homes have been cited for causing injuries and even death to patients under their care!"*

--(NBC Today Show, 1999)

*"Medicare pays NOTHING for Assisted Living."*  
--(National Center for Assisted Living, 1998)

## Personalized **HOME** **SERVICES:**

*to promote recovery*

- ♥ Bathing Assistance
- ♥ Meal Preparation
- ♥ Shopping
- ♥ Toileting
- ♥ Mobility
- ♥ Laundry
- ♥ Homemaking
- ♥ Assistance with Dressing
- ♥ Grooming & Personal Hygiene
- ♥ Other Incidental Services:
  - Accompaniment to Doctor's appointments, etc.
  - Making phone calls
  - Reminding to take medications



### **HOME SERVICES**

are provided through honest and dedicated caregivers who are qualified and carefully screened with criminal background checks.\* If you are not satisfied with your individual caregiver, we will replace them at your request.

\*Criminal background checks will be done in accordance with state rules and regulations.



*"Home is Where  
the Heart Is!"<sup>SM</sup>*

## Assisted **LIVING** **SERVICES**

- ✓ **NO** Age Limit
- ✓ **NO** Deductible
- ✓ **NO** Co-Pays
- ✓ **NO** Claim Forms to Fill
- ✓ **AFFORDABLE!**
- ✓ **CUSTODIAL CARE**  
up to 360 Days!
- ✓ **Comfortable & Safe**  
Recuperation
- ✓ **Peace of Mind for**  
You & Your Family



You will rest easier knowing you don't have to leave family, friends and neighbors when recuperating after an illness or injury.

**THIS IS NOT  
INSURANCE**

A NATIONWIDE NETWORK:

**HOMEWARD BOUND SERVICES, INC.** provides qualified caregivers to help maintain privacy, dignity and independence and for our customers. Our caregivers provide non-medical service.

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