

t | r | u | e **freedom**[™]

AMERICAN SENIOR SERVICES INCORPORATED

P R E M I E R P L A N S



HOME CARE SERVICES/CUSTOM CARE ASSISTANCE

24 Hours A Day / 7 Days A Week

www.truefreedomhomecare.com

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.**

Traditional insurance is an option for such services, however this type of coverage is usually secured by individuals between the ages of 45 and 60 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 Premier 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. The good sense of having a True Freedom Premier 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 Premier Plans Feature:

- Field Issue Contract
- No Underwriting
- No Claim Forms
- No Deductible
- No Age Limits
- Available Nationwide

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

True Freedom Premier Plans are Service Contracts, NOT Insurance.

True Freedom Premier Plans

Memberships To Provide Urgent Home Care Solutions For Seniors



PLATINUM PLAN

10,000 Lifetime Membership Hours

(10 X 1000 Hour Bundles)

\$250,000 *Current Lifetime Retail Value



GOLD PLAN

6,000 Lifetime Membership Hours

(10 X 600 Hour Bundles)

\$150,000 *Current Lifetime Retail Value



SILVER PLAN

3,000 Lifetime Membership Hours

(10 X 300 Hour Bundles)

\$75,000 *Current Lifetime Retail Value



BRONZE PLAN

1,500 Lifetime Membership Hours

(10 X 150 Hour Bundles)

\$37,500 *Current Lifetime Retail Value



SUITABILITY STANDARD FOR ENROLLMENT:

Prospective members must be able to live independently and cannot be currently receiving essential home care service or assistance (including from family members) at the time of enrollment.



AGENCY AND ANYTIME SERVICES INCLUDE:

- Meal Planning / Preparation
- Assistance With Dressing
- Assistance With Bathing, Toileting And Hygiene
- Grooming
- Laundry, Ironing And Changing Linens
- 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 are determined from a current national retail average of \$25.00 per hour for non-medical home health aides. All plan hours are divided into ten equal "bundles" that total the Lifetime Membership Hours of a chosen level contract. Each bundle of hours can be utilized as quickly or as slowly as required. Multiple bundles of hours can be accessed in a single calendar year within the parameters of the plan.

True Freedom Premier Plans are Service Contracts, NOT Insurance.

True Freedom Premier Plans

Home Care Service Hours

The True Freedom Premier Plans 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 and 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.

The only requirement for full access to the initial home care hours of a chosen True Freedom Premier Plan is that memberships must be past a one time 90-Day Good Standing Period following enrollment.

Emergency Care Benefit

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

PLATINUM PLAN - Up to 100 hours of home care

GOLD PLAN - Up to 60 hours of home care

SILVER PLAN - Up to 30 hours of home care

BRONZE PLAN - Up to 15 hours of home care

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

1-888-245-9001

TRUE FREEDOM PREMIER PLANS BUILT-IN FEATURES

Premier Rejuvenation

Once a member has exhausted all service hours in their initial bundle, **the benefit rejuvenates after 90 days.** (Example: The Platinum Plan = 10 X 1000 Hour Bundles. When the initial 1000 hours have been fully utilized, there is a 90-day **Rejuvenation Period.** On the 91st day, there is full and immediate access to an additional 1000 hours of home care.) Home Care Services can continue to restore for up to the Maximum Lifetime Membership Hours (A total of 10x the initial hours of your chosen plan.) There are no health requirements for the rejuvenation of services.

Inflation Protection

Because members are contracting for access to "Hours" and not "Days" or "Dollars", the value of plan hours automatically increases over time. As the cost of home care steadily rises through the years, the increased expense is covered at the point in time a member chooses to access their contract hours.

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.)

True Freedom Premier Plans are Service Contracts, NOT Insurance.

REMOVE LINER STRIP AND AFFIX MEMBER'S PINK COPY HERE

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AMERICAN SENIOR SERVICES INCORPORATED

ASSI is a proud member of:



▶ RECEIPT

Received from

on _____ a payment of

\$ _____

for the purchase of this field issue contract with American Senior Services, Inc. This receipt is not valid unless payment is made by check, money order, or credit card and is collectible.

Please make checks payable to:

American Senior Services, Inc.

Not to Any Representative, Agent, Agency or Individual.

Representative (Please Print)

Phone

____/____/____
Date

www.truefreedomhomecare.com

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AMERICAN SENIOR SERVICES INC.

Dun & Bradstreet
CREDIBILITY CORP



BBB Rating: A+

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