

THE *sweet* SPOT

..... THE SMART PLAN




FRIENDSHIP
AT HOME

The ultimate guide to building the Friendship at Home membership plan you need to age in place, *your way*.



Introduction

For most older adults, the ideal vision for the future is clear: remain in the home you love, surrounded by friends, family and the things you hold dear.

What's far less clear is how to prepare for the realities that often accompany aging: unexpected health events, increasing care needs, rising care costs, and the complexity of navigating healthcare systems and providers.

Historically, there hasn't been a comprehensive solution that fully supports both priorities. You could:

- » Move into a senior living community: gaining access to care, but giving up your home
- » Buy long-term care insurance: gaining financial support for the cost of care, but no help managing the care

Friendship at Home was created to give you a better option. It represents a different model entirely: an aging-in-place program designed to deliver a “sweet spot” solution that gives you the independence and security you need, in the home you love. It combines four key elements that makes aging in place a viable, rewarding alternative to more limiting options:

- » Ongoing healthcare coordination through a personal health navigator
- » Holistic health, wellness and lifestyle services delivered to your home
- » Structured financial protection that covers the cost of care, when you need it
- » A clear path to a senior living community if your needs change

This isn't just about covering care. It's about removing uncertainty, so you can embrace the next season of your life with the confidence and assurance you deserve.

This guide provides step-by-step details on how our program works, how you can determine which type of membership plan best meets your needs, and how to get started. Explore how Friendship at Home can serve as the just-right fit for your long-term care strategy.

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I. Overview

A More Complete Model of Support

Friendship at Home is a lifelong membership, concierge-driven approach to aging in place. At its core, Friendship at Home is designed around a simple but powerful idea: **Aging well at home requires intentional guidance and support—not just financial coverage.**

From the moment you become a member, you're supported by a comprehensive system that includes:

- » A dedicated personal health navigator who knows your goals, history and preferences; they know YOU
- » A personalized wellness plan that evolves over time
- » Annual and event-based assessments to proactively adjust your care approach
- » 24/7 care coordination and emergency response
- » Up to 12 hours of daily home care
- » Coordination of meals, transportation and home maintenance through a vetted network of providers
- » Access to advanced care such as assisted living, memory care and skilled nursing
- » Social and educational programming that supports your quality of life
- » A path to a senior living community if ever needed
- » Continued support and in-home services, should you move to another area

The Friendship at Home model allows you to age safely and securely at home for as long as possible, without forcing a move to a senior living community.

How the Financial Model Works

Friendship at Home is structured to bring predictability to what is otherwise one of the most unpredictable aspects of aging: the cost of care. The financial model is based on two factors.

One-Time Membership Fee

This initial investment secures your participation in our aging-in-place program and helps fund the long-term care commitments associated with membership.

Ongoing Monthly Fees

Monthly fees support ongoing care coordination and wellness services, as well as financial coverage for the cost of care, in the event you need home care or other types of advanced care in the future.

Both the membership fee and the monthly fees are intentionally structured to be **significantly lower than the entrance and monthly fees associated with senior living communities**, while still providing access to many of the same benefits. Specifically, Friendship at Home's highest level plan is approximately 62–67% lower in entrance cost and 68–87% lower in monthly cost than the average fees associated with a senior living community in Ohio.



Investing in Your Care

Unlike pay-as-you-go home care programs, Friendship at Home helps you **proactively invest in your care today and offset the cost of rising care services** in the future, when you may experience a qualifying need.

This creates a system where:

- » You're not paying full market rates at the point of need
- » You have a structured, predictable framework for managing costs
- » You can preserve more of your financial resources over time

How Costs and Benefits Are Structured

The cost structure associated with Friendship at Home is carefully designed using proven long-term financial planning methods like those used in long-term care insurance and senior living communities.

This ensures the program remains sustainable over time while delivering meaningful value to members.

What Determines Your Costs

- » Age at enrollment
- » Plan selection (Plus, Core, Select)
- » Anticipated cost of care over time
- » Local market care rates



The Role of the Daily Maximum Benefit (DMB)

The **Daily Maximum Benefit (DMB)** is the cornerstone of how a Friendship at Home membership plan works.

It represents the maximum daily amount Friendship at Home will contribute toward home care, should you need it in the future. Here's how the DMB amount is calculated:

- » It is based on the current daily cost of a semi-private room in a skilled nursing setting at Friendship Village of Dublin, our sister organization
- » It is adjusted annually to reflect real changes in care costs
- » It applies after an assessment for home care is completed and the hours needed for that care are confirmed

This ensures your coverage remains aligned with real-world care costs over time.

Friendship at Home vs. Long-Term Care Insurance

Friendship at Home is often compared to long-term care insurance, but the two are designed to serve very different purposes. Understanding that distinction is key to building a plan that truly supports how you want to live.

Long-term care insurance is primarily a financial product. It is designed to reimburse you for certain qualified care expenses once specific conditions are met. In most cases, this means navigating eligibility requirements, waiting periods and the process of finding and managing care on your own.

Friendship at Home takes a broader, more integrated approach. It is not just about covering costs. It is about coordinating care, supporting your day-to-day well-being and helping you navigate decisions with guidance and confidence from the very beginning.

Friendship at Home

- » A proactive, relationship-based model centered on your long-term well-being
- » Immediate access to support and services from day one
- » A dedicated personal health navigator who coordinates all aspects of care
- » Eligibility that can begin with just one ADL* need
- » No waiting periods before services begin
- » A lifelong structure that continues as long as membership is maintained

Long-Term Care Insurance

- » A reimbursement-based financial tool
- » Eligibility typically requires assistance with two or more ADLs
- » Waiting or elimination periods before benefits are paid
- » Responsibility for finding, coordinating and managing care falls on you or your family
- » Benefits are limited to a defined pool of funds

For more in-depth information on the differences between Friendship at Home and Long-Term Care Insurance, visit the Aging in Place section on our website and download the “Friendship at Home vs. Long-Term Care Insurance” educational guide.

*ADL = Activities of Daily Living. See page 14 for details.

	FRIENDSHIP AT HOME	LONG-TERM CARE INSURANCE
Philosophy	Proactive health, wellness and lifestyle support	Reimbursement of eligible costs
Benefits	<p>Immediate eligibility: services available from day one</p> <p>Home care available with only 1 ADL deficiency*</p>	<p>Stringent eligibility requirements; 90-120 day waiting periods</p> <p>Reimbursements dependent on 2+ ADL deficiencies*</p>
Health Navigation	<p>Personal health navigator coordinates everything</p> <p>Home care delivered through our vetted providers</p>	<p>No support with health management or administrative tasks of any kind</p> <p>No vetting or coordination of home care providers</p>
Coverage	Lifelong: no end to benefits over time	Limited: ends when cash benefits are depleted

*ADL = Activities of Daily Living. See page 14 for details.



For some individuals, this is not an either-or decision. Some Friendship at Home members have a long-term care insurance policy to supplement their membership. Most members believe Friendship at Home is THE solution to aging in place.

Friendship at Home can serve as the foundation, providing coordination, guidance and a structured level of coverage, while long-term care insurance can be used to supplement costs that exceed your plan’s limits—if any. Your long-term care insurance policy can also reimburse you for care paid for by Friendship at Home.



II. Plan Details

PLAN OPTIONS:

A Closer Look at How They Work

Each Friendship at Home plan includes the same foundational services, including care coordination, wellness support and access to resources. What differs is how much of your home care costs are covered when you need those types of services.

How Coverage Is Applied

Each plan covers a percentage of either:

- » Your actual daily care costs OR the Daily Maximum Benefit (DMB)

The plan always pays the lower of these two amounts, based on the type of plan you have. This ensures that coverage aligns with real care expenses while maintaining a predictable structure.

Daily Maximum Benefit (DMB): The DMB is the maximum daily amount that will be covered for services provided by Friendship at Home.

DMB Calculation: The DMB is based on the **current per diem rate** (the daily rate) for a semi-private room at Alderwood Health and Rehab at Friendship Village of Dublin.

Coverage Amount: The coverage amount is determined by the percentage of the DMB covered by the plan, and it will be the **lesser** amount between the daily care cost or the DMB.

Annual Adjustment: The DMB is subject to an **annual adjustment** based on changes in the per diem rate.



PLUS PLAN



CORE PLAN



SELECT PLAN



BASIC PLAN

PLAN OPTIONS



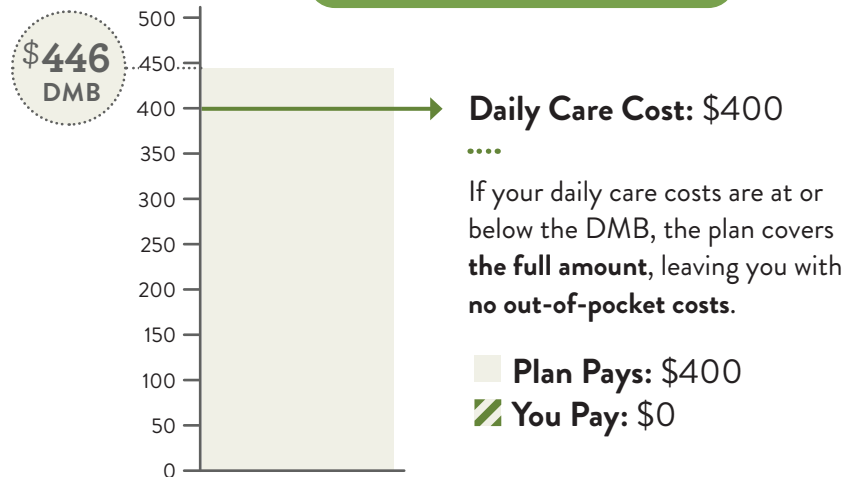
Plus Plan

100% DMB Coverage

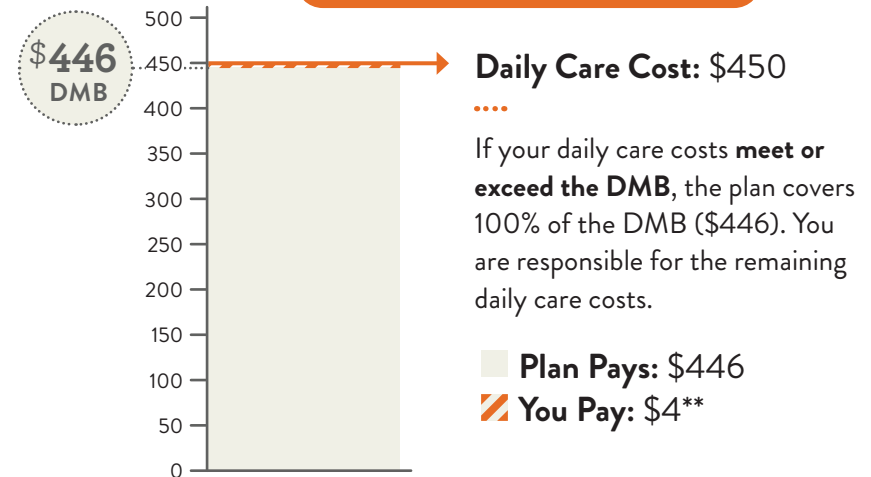
The Plus Plan offers the highest level of financial protection and the most predictable out-of-pocket experience. It will cover up to 100% of the actual daily care costs or the daily maximum benefit of \$446*—whichever is less—for health support services provided in your home or in an assisted living or skilled nursing community. The member is responsible for any charges above the DMB. The plan includes up to 12 hours of home care per day.

HOW IT WORKS

LOWER DAILY CARE COST



HIGHER DAILY CARE COST



*\$446 is the current Daily Maximum Benefit. This amount is subject to change annually. **If you have a long-term care insurance plan as well, your personal health navigator can work with the insurance company to coordinate reimbursement of all or part of the remaining costs.

PLAN OPTIONS



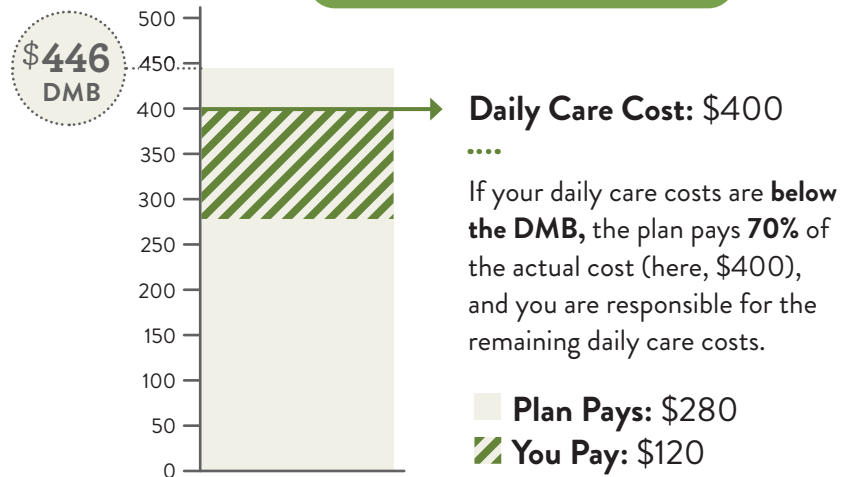
Core Plan

70% DMB Coverage

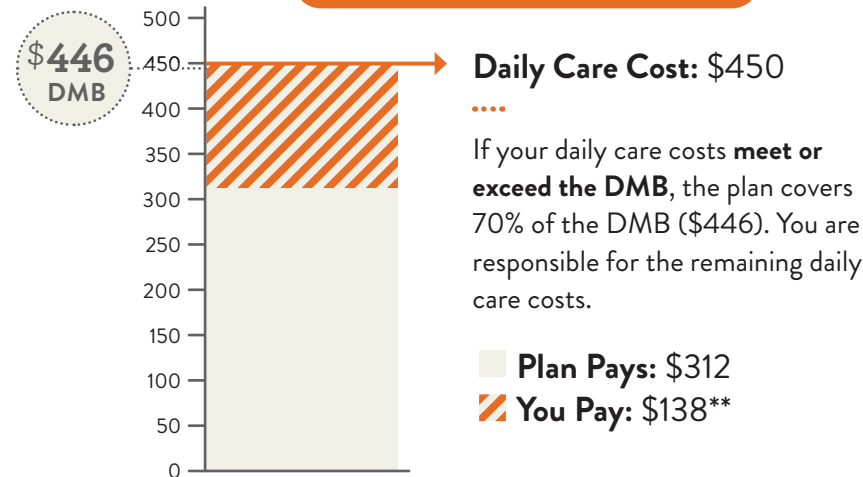
The **Core Plan** offers a balanced approach between monthly cost and coverage, sharing a portion of care expenses while still providing meaningful financial support. It will cover up to 70% of the actual daily care costs or daily maximum benefit of \$446*—whichever is less—for health support services provided in your home or in an assisted living or skilled nursing community. The member is responsible for any charges above the DMB. The plan includes up to 12 hours of home care per day.

HOW IT WORKS

LOWER DAILY CARE COST



HIGHER DAILY CARE COST



*\$446 is the current Daily Maximum Benefit. This amount is subject to change annually. **If you have a long-term care insurance plan as well, your personal health navigator can work with the insurance company to coordinate reimbursement of all or part of the remaining costs.

PLAN OPTIONS



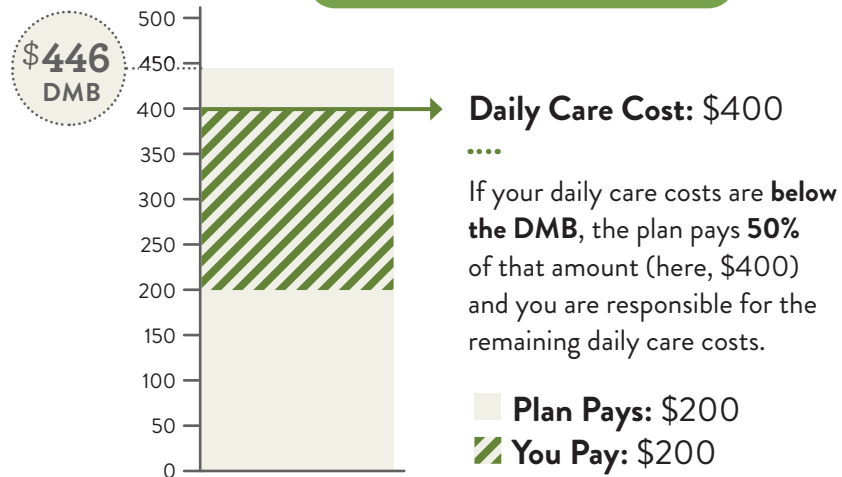
Select Plan

50% DMB Coverage

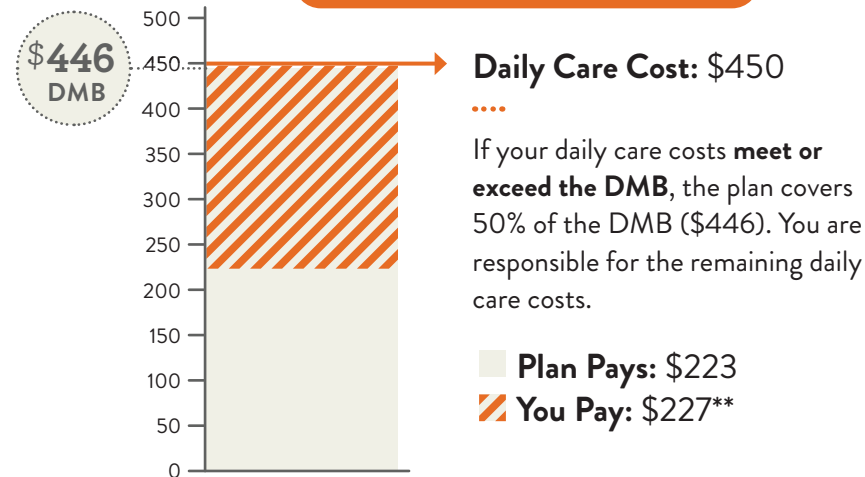
The **Select Plan** provides a lower-cost entry point into the program, with a shared approach to managing future care expenses. This plan is often chosen by people who want access to care coordination and partial cost coverage. It will cover up to 50% of the actual daily care costs or daily maximum benefit of \$446*—whichever is less—for health support services provided in your home or in an assisted living or skilled nursing community. The member is responsible for any costs incurred above the coverage by the plan. The plan includes up to 12 hours of home care per day.

HOW IT WORKS

LOWER DAILY CARE COST



HIGHER DAILY CARE COST



*\$446 is the current Daily Maximum Benefit. This amount is subject to change annually. **If you have a long-term care insurance plan as well, your personal health navigator can work with the insurance company to coordinate reimbursement of all or part of the remaining costs.

PLAN OPTIONS



Basic Plan

Coordination & Support Only

The Basic Plan is structured differently from the other options. It is only available to a Friendship at Home member's spouse who does not qualify for the Plus, Core or Select plans. The spouse receives the same wellness and lifestyle benefits as a Friendship at Home member, but the plan does not provide financial coverage. A member with a Basic Plan is responsible for the cost of care when needed.

The Basic Plan includes:

- » A dedicated personal health navigator
- » Care planning and coordination
- » Ongoing assessments and guidance

This option is often appropriate for people who already have long-term care insurance or other financial resources in place and are primarily seeking expert guidance and coordination.



III. Care & Service Definitions

WELLNESS SERVICES:

Support That Starts on Day One

One of the most important differences in a program like Friendship at Home is that the value begins long before care is ever needed. From the moment you become a member, the focus is on staying well, maintaining independence and making intentional choices that support how you want to live.



At the center of this experience is your personal health navigator. This is a dedicated professional who gets to know your goals, routines and preferences, and helps you take a more proactive approach to your health and well-being.

Your personal health navigator works closely with you and your family to:

- » Evaluate your care needs and available options
- » Explain financial implications in clear terms
- » Help guide decisions that feel both manageable and appropriate

Together, you develop a personalized plan that considers the full picture of your life, including:

- » Physical health and mobility
- » Nutrition and fitness goals
- » Social connection and engagement
- » Mental and emotional well-being
- » Safety within your home

This reflects a more complete view of wellness, where each of these elements plays a role in your long-term independence.



A Guided, Ongoing Process

Your wellness plan is not static. It evolves as your needs and priorities change. Your personal health navigator supports you through:

- » Initial assessments to establish a clear baseline
- » Regular check-ins to monitor progress
- » Adjustments following any health or life changes
- » Ongoing coordination with providers and services

Activities of Daily Living (ADLs)

Home care coverage within Friendship at Home begins when you need help with Activities of Daily Living, often referred to as ADLs.

These typically include functions such as:

- » Bathing
- » Dressing
- » Eating
- » Mobility and transferring
- » Toileting
- » Personal hygiene

If your needs begin to change, your personal health navigator arranges for a professional assessment. This is not simply a checklist. It's a thoughtful evaluation of how you are functioning day to day, and what level of support will help you remain safe and independent.

Because eligibility can begin with just one ADL need, support is offered earlier than it would with many traditional long-term care insurance policies. That earlier support can help prevent more serious health events; reduce the risk of hospitalization, and maintain a more stable and comfortable routine at home.



How Care Is Delivered

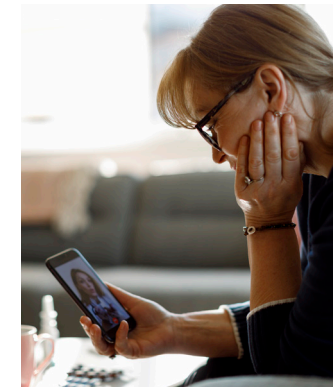
When you need care in your home, having the right providers in place is just as important as having Friendship at Home help pay for it.

Friendship at Home partners with a network of vetted home care providers who meet our established standards for quality and reliability. Rather than asking you or your family to manage this process alone, your personal health navigator coordinates everything on your behalf.

This includes:

- » Identifying appropriate home care providers
- » Scheduling services based on your needs
- » Communicating with caregivers and agencies
- » Monitoring consistency and quality of care

If your care needs change, your personal health navigator can make those adjustments quickly and thoughtfully with our care providers. This coordinated approach helps reduce stress for both you and your family while making sure you get the quality care you need and deserve.





Home Care vs. Home Health Care

Understanding the difference between these two types of care can help you better plan for the future.

Home care focuses on non-clinical support with Activities of Daily Living, as listed on page 15.

Home care:

- » Can be supported by your Friendship at Home membership
- » Does not require a physician's order
- » Provides basic non-skilled nursing and aide services
- » Provides caregiving hours covered by your plan, as determined by an assessment by your personal health navigator. Caregiving hours greater than 12 per day are provided at the member's expense.

These services are designed to help you remain safely at home and are the primary type of care covered by your Friendship at Home plan.

Home health care involves clinical services provided by licensed medical professionals, including:

- » Skilled nursing care
- » Physical or occupational therapy
- » Post-hospital recovery services

These services are typically covered by Medicare or private insurance rather than your membership.

Your personal health navigator coordinates both types of care so they work together seamlessly, ensuring you receive the right support without gaps.



Lifestyle Support Services

Staying in your home comfortably often requires support beyond healthcare. Over time, everyday responsibilities can become more challenging, even if your health remains relatively stable.

Friendship at Home helps bridge that gap by connecting you with trusted providers for services such as:

- » Transportation for medical appointments and essential errands
- » Meal delivery following a health event or during recovery
- » Ongoing meal service coordination through preferred partners
- » Home maintenance and repair services
- » Household support and concierge services

While not all of these services are directly covered under your plan, your personal health navigator can arrange and coordinate them through our partnership with Dorvie, a national lifestyle concierge service. This removes the burden of searching for providers and ensures you are working with reliable resources.

This layer of support plays an important role in making aging in place not only possible, but sustainable.





IV. Extended Features

A Social Membership to Friendship Village of Dublin

Membership also provides access to the programs and amenities at Friendship Village of Dublin, creating opportunities to stay active, engaged and connected.

This includes access to:

- » Wellness and fitness classes
- » Educational programs and events
- » Social gatherings and community activities

This connection enhances your lifestyle today and fosters a sense of community that our members value and appreciate.





Transitioning to a Senior Living Community

While many Friendship at Home members remain at home for the rest of their lives, there may come a time when your desires change, or additional levels of care are needed and are more appropriately delivered in a senior living environment. But the decision for that will always be yours.

If you choose to move into a senior living community, your Friendship at Home membership continues to support you. Specifically, your Daily Maximum Benefit (DMB) can be directly applied to the cost of assisted living, memory care or skilled nursing care. And in most cases, if you have a Plus Plan (100%) the DMB associated with that plan will cover the daily cost of facility-based care.

Your personal health navigator will guide you throughout your transition to a community by:

- » Helping you evaluate appropriate care options
- » Coordinating logistics, timing and moving
- » Ensuring continuity of care and communication with family members

Because these decisions are made with guidance and preparation, the transition often feels more manageable and less overwhelming.

Should you decide to move into independent living at Friendship Village of Dublin, your Friendship at Home membership fee will be applied toward your entrance fee at Friendship Village of Dublin, minus any care costs. Members may move into a different senior living community and remain a member of Friendship at Home. Membership fees cannot transfer to communities outside of Friendship Village of Dublin.

Portability of Your Membership

Life circumstances can change, and your Friendship at Home plan is designed to adapt to you.

Your Friendship at Home membership is portable, allowing you to maintain your benefits if you choose to relocate. This can be especially valuable if you decide to move closer to family or explore a different living environment.

Even after a move, your personal health navigator continues to:

- » Guide you through your ongoing personalized wellness plan
- » Monitor your ongoing health and safety needs
- » Coordinate your clinical healthcare needs and insurance
- » Assess your evolving home care needs
- » Secure home care as needed through vetted providers in your new area
- » Help you transition to higher levels of care, if needed

This flexibility allows you to make personal decisions without feeling limited by your long-term care plan.





V. Your Friendship at Home Journey

Membership Requirements

Friendship at Home is designed to support members over the long term, which means there are important requirements to ensure the program works as intended.



At the time of enrollment, members must:

- » Be 62 years of age or older with comparable insurance to Medicare and supplemental coverage
- » If 65 or over, maintain Medicare and supplemental insurance coverage
- » Reside in the Friendship at Home coverage area
- » Be living safely and independently in their home
- » Complete a comprehensive health review
- » Demonstrate the ability to pay the one-time membership fee and sustain the monthly membership fees

These requirements help ensure that each member enters the program at the right time and can fully benefit from the services and coverage provided.



Getting Started

Choosing an aging-in-place program as your primary strategy for long-term care is a meaningful decision, and Friendship at Home is designed to make that process clear and manageable.

The process typically includes:

- » An initial conversation with one of our plan counselors
- » A review of your goals, preferences and financial considerations
- » An application and comprehensive health assessment
- » A home evaluation to ensure a safe environment
- » Selection of your plan and enrollment

Many prospective members involve family members or financial advisors in this process to ensure alignment and confidence in their decision.

Once enrolled, you'll be introduced to your personal health navigator and begin developing your personalized wellness plan. From that point forward, you have a dedicated partner to help you navigate whatever comes next.



Ready When You Are

Ready to embrace a healthy, safe and rewarding retirement lifestyle—in the home and community you love?

Call or email us to begin the conversation.

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