

	FRIENDSHIP AT HOME	LONG-TERM CARE INSURANCE
Philosophy	Proactive health, wellness and lifestyle support	Reimbursement of eligible costs
Benefits	Immediate eligibility: services available from day one Home care available with only 1 ADL deficiency*	Stringent eligibility requirements; 90-120 day waiting periods Reimbursements dependent on 2+ ADL deficiencies*
Health Navigation	Personal health navigator coordinates everything Home care delivered through our vetted providers	No support with health management or administrative tasks of any kind No vetting or coordination of home care providers
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



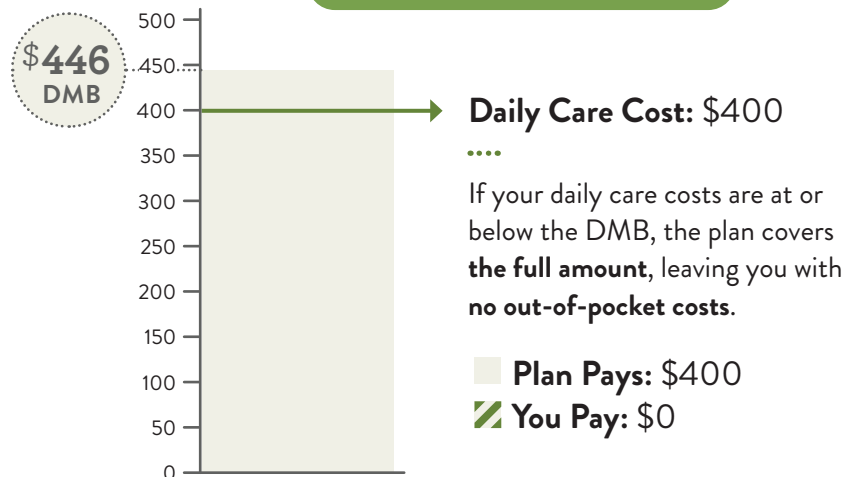
Plus Plan

100% DMB Coverage

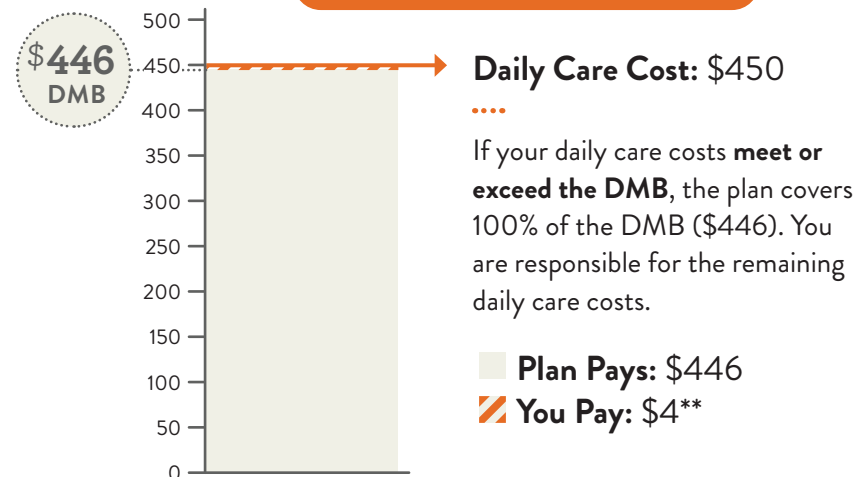
The Plus Plan offers the highest level of financial protection and the most predictable out-of-pocket experience. It will cover up to 100% of the actual daily care costs or the daily maximum benefit of \$446*—whichever is less—for health support services provided in your home or in an assisted living 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



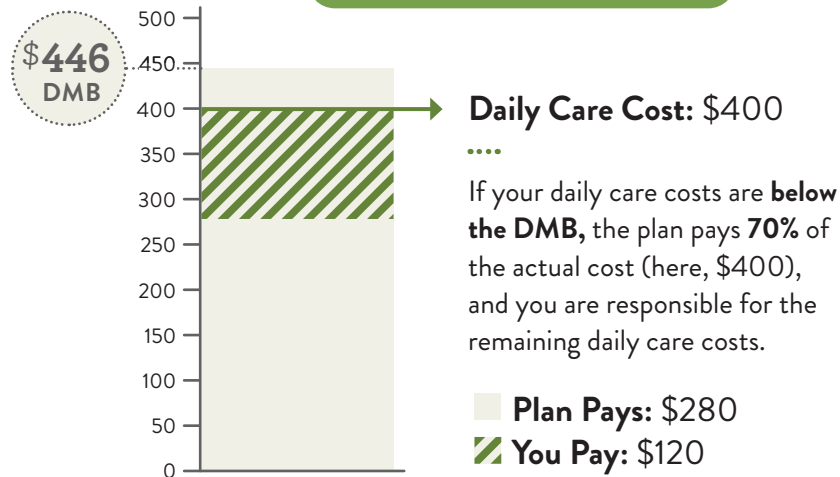
Core Plan

70% DMB Coverage

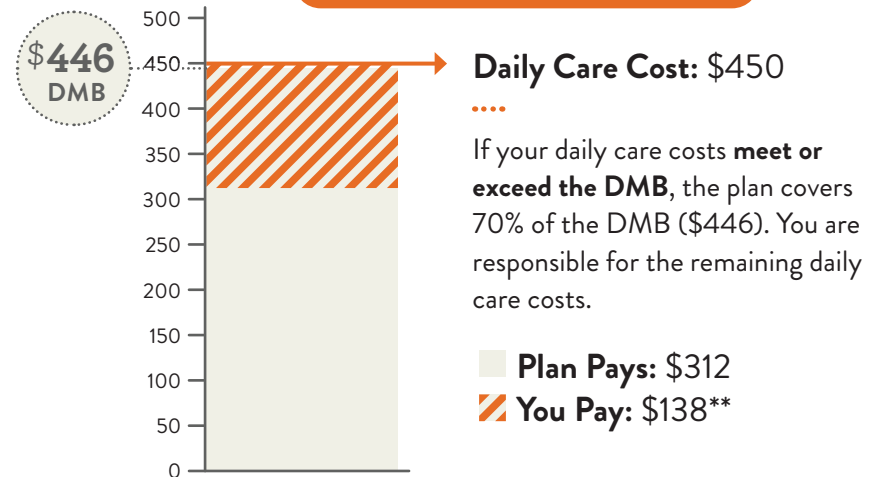
The **Core Plan** offers a balanced approach between monthly cost and coverage, sharing a portion of care expenses while still providing meaningful financial support. It will cover up to 70% of the actual daily care costs or daily maximum benefit of \$446*—whichever is less—for health support services 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



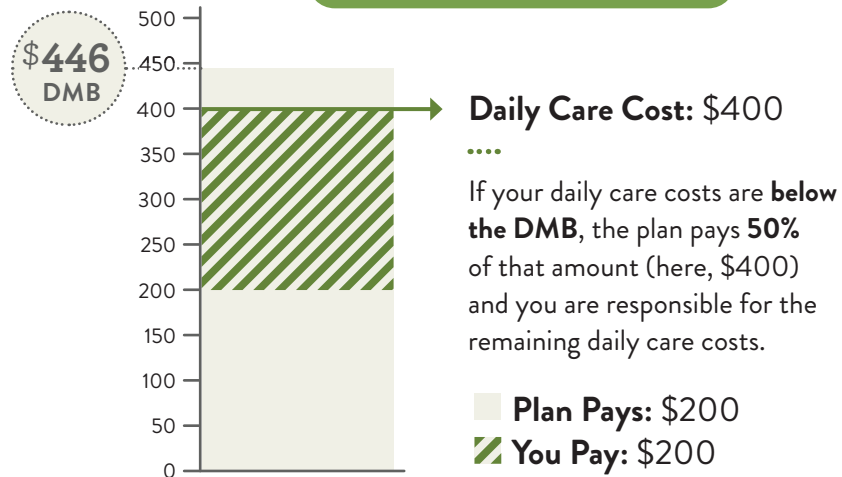
Select Plan

50% DMB Coverage

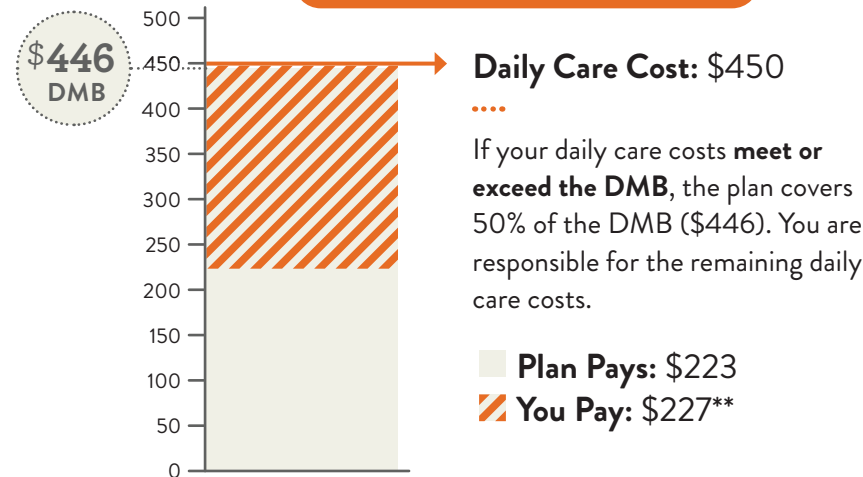
The **Select Plan** provides a lower-cost entry point into the program, with a shared approach to managing future care expenses. This plan is often chosen by people who want access to care coordination and partial cost coverage. It will cover up to 50% of the actual daily care costs or daily maximum 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.