



a **finity**

BY TRUE FREEDOM

NATIONWIDE HOME CARE PLANS

MASTER GUIDE BOOK



INTRODUCING **AFFINITY BY TRUE FREEDOM**

Imagine a service that's not just about care but celebrates community, savings, and living your best life during your golden years. Welcome to **Affinity by True Freedom**, a unique program built on the trusted foundation of **True Freedom**. With a commitment to serve groups across the entire nation, Affinity stands apart by making our comprehensive support and savings accessible in every state. Whether you're with a company, union, religious group, non-profit, or any other organization, Affinity opens the door to a world of exceptional care and significant savings. We're not an insurance provider; we're your partner in ensuring long-term home care is within reach for everyone, adding value whether you have existing insurance or none at all. Think of us as offering service contracts meticulously crafted to meet your needs, ensuring that no matter where you are in the U.S., you receive consistent, quality care.

Affinity is more than just a program; it's a commitment to ensuring you retire, relax, and spend your golden years exactly how you envision them: at home, surrounded by comfort, care, and community. It's about making the most of every moment, with the peace of mind that comes from knowing you're supported every step of the way.

SUITABILITY STANDARD

FOR ENROLLMENT

Before exploring the diverse and flexible plans offered by **Affinity by True Freedom**, it's essential to determine if our program aligns with your current care needs and independence level. To ensure our services best support those who can live independently at the time of enrollment, prospective members must meet the following suitability standards:

INDEPENDENT LIVING	Are you able to live independently at the time of enrollment, without the need for assistance, such as getting groceries, cooking, bathing, and getting to and from places?
SELF-CARE CAPABILITY	Are you currently able to perform daily activities such as bathing, dressing, and transferring without assistance from anyone, including family members?
UNDERSTANDING OF OUR SERVICES	Are you aware that the True Freedom Homecare Plans are not insurance, but service contracts designed to complement your independent lifestyle?

If you answer **"NO"** to any of these questions, we regret to inform you that you may not qualify for enrollment at this time. Our goal is to provide a solution that best suits individuals in the stage of life where they can most benefit from our services, those who are independent but looking ahead to plan for their future care needs.

Reference the terms & conditions for complete details.

WHY CHOOSE **AFFINITY?**

- ▲ **EXCLUSIVE PLAN OPTIONS:** Choose from five carefully tailored plan options, with one plan exclusively available through Affinity. This diverse selection ensures there's a perfect fit for everyone's needs, offering a broader choice that caters to the unique requirements of our members.
- ▲ **UNMATCHED SAVINGS:** Affinity members enjoy an additional **10%** exclusive sign-on discount on top of True Freedom's core discount programs. These combined savings can total up to **65%** off, making premium care more accessible than ever. Continue reading to learn more about how these discount perks work and how they can benefit you.
- ▲ **A FAMILIAR PROMISE:** With Affinity, you're not stepping into the unknown. You're embracing the same quality, commitment, and care that True Freedom is renowned for, but with added benefits specifically designed for group members.

WELCOME TO AFFINITY BY TRUE FREEDOM

Where your golden years begin with us. As we delve deeper into this booklet, we invite you to explore the Affinity experience in detail, understanding the purpose and the unparalleled benefits that await.



YOUR GUIDE TO AFFINITY PLANS

Studies show that 70% of individuals over 65 will require some form of non-medical home care during their golden years, yet fewer than 20% have a plan in place.

Many harbor the expectation that family members will provide for their care, overlooking the challenges and constraints younger adults face in their own lives, which can limit their ability to offer continuous support. In an era where independence and financial security are paramount, **Affinity by True Freedom** stands as a beacon of hope and preparedness. The need for home care is a reality many will face, yet few plan for. Against a backdrop of common misconceptions and the underestimation of future needs, early planning for home care is not just prudent; it's essential.

Choose from five unique plan options, each designed to meet varying levels of care and support needs. Whether you're seeking minimal assistance or comprehensive support, our plans are crafted to ensure there's an ideal match for every individual.

Note: Members are not permitted to upgrade their plans at any time. However, the option to downgrade is available, allowing members to adjust their coverage to better suit their changing needs or preferences.

<p>PLATINUM PLAN 10,000 LIFETIME HOURS</p> <p>CURRENT LIFETIME RETAIL VALUE BETWEEN *\$250,000 TO \$400,000</p>	<p>The pinnacle of personalized care, the Platinum Plan offers unparalleled flexibility and the most comprehensive care, with 10,000 lifetime hours of care.</p> <p>Best For: Individuals seeking the highest level of support, and care flexibility, and ideal for those without other insurance options.</p>
<p>GOLD PLAN 6,000 LIFETIME HOURS</p> <p>CURRENT LIFETIME RETAIL VALUE BETWEEN *\$150,000 TO \$240,000</p>	<p>A balance of extensive care and cost-efficiency, the Gold Plan provides 6,000 lifetime hours of care. It's tailored for those who desire generous support within a reasonable budget.</p> <p>Best For: Members looking for significant coverage that balances care needs with budgeting. ideal for those without other insurance options.</p>
<p>SILVER PLAN 3,000 LIFETIME HOURS</p> <p>CURRENT LIFETIME RETAIL VALUE BETWEEN *\$75,000 TO \$120,000</p>	<p>Addressing moderate care needs, the Silver Plan offers 3,000 lifetime hours of dedicated support, designed to accommodate a range of care scenarios with essential care.</p> <p>Best For: Individuals with moderate care needs or filling the gap due to lack of coverage with traditional insurance policies.</p>
<p>BRONZE PLAN 1,500 LIFETIME HOURS</p> <p>CURRENT LIFETIME RETAIL VALUE BETWEEN *\$37,500 TO \$60,000</p>	<p>For minimal care requirements, the Bronze Plan includes 1,500 lifetime hours of care. It complements existing long-term care plans or suits those with limited care needs and budget.</p> <p>Best For: Members with minimal care needs or enhancing existing long-term care coverage affordably.</p>
<p>BASE PLAN 600 LIFETIME HOURS</p> <p>EXCLUSIVE TO AFFINITY</p> <p>CURRENT LIFETIME RETAIL VALUE BETWEEN *\$15,000 TO \$24,000</p>	<p>An entry-level option exclusive to Affinity, providing 600 hours of care, perfect for those starting their care journey on a limited budget.</p> <p>Best For: New members seeking an essential introductory plan, ideal for limited financial resources.</p>

*The value of the "Lifetime 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 aids. All plan hours are divided into ten equal benefit periods separated by 90-day rejuvenation periods that total the Lifetime 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.

KEY FEATURES

ACROSS ALL PLANS

▲ **NO MEDICAL UNDERWRITING & NO AGE LIMIT:**

Simplifying your enrollment process, our plans require no medical underwriting or age restrictions, ensuring easy access to the care you need.

▲ **NATIONWIDE NETWORK:**

Benefit from our extensive network of insured, vetted, and licensed home care agencies across the U.S., delivering consistent, high-quality care wherever you are. Uniquely, **Affinity by True Freedom's** plans feature full portability. This means if you decide to move states, your plan moves with you, maintaining the same benefits and coverage with no changes required. This level of flexibility ensures that no matter where life takes you within the United States, your care follows, a feature that sets us apart from most providers who often restrict services based on geographic location.

▲ **LIFETIME MEMBERSHIP HOURS & NON-USAGE RENEWAL DISCOUNT:**

Your plan includes lifetime membership hours, with the flexibility to use them as needed. Plus, save more with our non-usage renewal discount when you don't use your hours within the first four years.

▲ **PORTABILITY:**

Your plan benefit moves with you, so you receive care in all 50 states of America.

By selecting the right plan from **Affinity by True Freedom**, you're not just preparing for the future; you're ensuring peace of mind for yourself and your loved ones. Our Sales Representatives are dedicated to guiding you through the selection process, ensuring your plan aligns with your lifestyle, care needs, and budget.



NON-MEDICAL HOME CARE SERVICES

At **Affinity by True Freedom**, our non-medical home care services are designed to enrich the lives of our members by providing essential support in various aspects of daily living. Our services are categorized to cover a wide range of needs, ensuring our members enjoy a quality of life that's both comfortable and dignified. Here's an overview of the service categories and what they encompass:

EMPOWERING DAILY LIVING WITH COMPREHENSIVE SUPPORT

MEALS & NUTRITION: Our care extends beyond mere meal preparation; we offer comprehensive nutritional support that includes cooking, meal planning, dietary monitoring, and managing food supplies. Our caregivers ensure meals are not only nutritious but also cater to the dietary needs and preferences of our members, maintaining diligent diet monitoring and keeping track of food expiration to promote optimal health.

HOME UPKEEP: Maintaining a clean and organized living space is crucial for well-being. Our caregivers provide light housekeeping services, including sweeping, surface wiping, laundry, and linen services. While our focus is on creating a tidy and comfortable environment, it's important to note that our caregivers are not expected to perform heavy-duty tasks like maintenance work and maid services, emphasizing their role in enhancing daily living conditions.

HEALTH ROUTINE: Supporting our members' health routines involves assisting with personal hygiene, bathing, dressing, and medication reminders. Our caregivers also engage in activities that promote physical health, such as walking, ensuring members maintain a healthy lifestyle. This category is dedicated to ensuring day-to-day health and wellness are prioritized.

SHOPPING ASSISTANCE: Whether it's grocery shopping, picking up medications, or acquiring essential living items, our caregivers are ready to provide or accompany our members on these errands, ensuring they have everything they need for their daily lives.

APPOINTMENT SUPPORT: We understand the importance of keeping up with medical appointments and personal engagements. Our caregivers provide accompaniment to these appointments, ensuring members have the support they need to attend important events. Please note, for transportation, caregivers use their company vehicles insured by their agencies, as True Freedom covers accompaniment hours only, not transport liabilities or mileage.

PERSONAL ASSISTANCE: From reading and writing mails to managing bills, our caregivers offer personal assistance to help manage daily routines effectively. This support ensures our members can navigate their day-to-day activities with ease and confidence.

Service Notes: For shopping assistance and appointment support, it's crucial to recognize that caregivers are prohibited from using personal or members' vehicles due to liability issues. Transportation is instead provided through company vehicles, insured by their agencies, to ensure safety and compliance while focusing on accompaniment and support within our service range. Moreover, should a trusted friend or neighbor decide to use their vehicle or the member's for transportation, True Freedom explicitly disclaims responsibility for any incidents, such as accidents, theft, or damages. It's also important for members to be aware that True Freedom's scope is dedicated to non-medical home care assistance; we do not offer maid, housekeeping, maintenance, or yard services. Our commitment is to support our members with essential non-medical needs, ensuring they receive the appropriate care and assistance to maintain their quality of life at home.

MAXIMIZING YOUR MEMBERSHIP HOURS

At **Affinity by True Freedom**, we offer two distinct types of service hours to cater to our members' diverse needs: Agency Hours and Anytime Hours. Understanding the difference between these options and how to use them can significantly enhance the value of your membership.

AGENCY HOURS & ANYTIME HOURS

TAILORED PROFESSIONAL CARE

FLEXIBLE, PERSONALIZED ASSISTANCE

Agency Hours offer up to 5hrs a day access to professional caregivers from our network of vetted and licensed Home Care Agencies, available during weekdays from 9am to 5pm, excluding national holidays. These hours are best utilized for receiving essential services that require professional care, ensuring members use their hours judiciously and according to their specific daily needs.

EXAMPLE OF AGENCY HOURS USE:

John Doe, with his Platinum Plan, strategically schedules Agency Hours for personal care and home upkeep based solely on his immediate needs, avoiding unnecessary daily bookings. By carefully planning his use of Agency Hours, John ensures he conservatively uses his allotted hours for essential services only, maximizing his membership's value over time.

This approach underscores the importance of planning, allowing John to preserve his hours for when he truly needs them.

Anytime Hours provide the flexibility to receive care from trusted individuals chosen by the member and approved by True Freedom, offering an invaluable option for personal assistance outside of Agency Hours, including evenings, weekends, overnight, live in 24/7 care, and emergencies. This option fosters comfort through familiarity and is especially useful when professional caregiver services are not available.

EXAMPLE OF ANYTIME HOURS USE:

Jane Smith leverages her Anytime Hours by enlisting her trusted neighbor, Alice, approved by True Freedom, for help with errands and appointments when Agency Hours are not in operation. This flexibility proves crucial for unexpected situations or simply when Jane prefers a more familiar presence. For instance, Alice assists Jane on a Saturday when she realizes she needs urgent shopping done, a task outside the Agency Hours.

This example illustrates the importance of having a trusted individual as a complement to professional care, ensuring members have access to support anytime, thereby enhancing the membership experience without unnecessarily depleting their allocated hours.

UTILIZING YOUR HOURS EFFECTIVELY:

Members can choose daily which type of hours they prefer to use, though it's important to note that only one option can be selected per day. This flexibility allows members to tailor their care based on their daily needs or preferences.

KEY TAKEAWAY: The strategic use of Agency Hours for essential professional care and Anytime Hours for flexible, personal support underlines the importance of thoughtful planning. While True Freedom encourages members to use their hours as needed, we also advise considering the essentiality of each service request. Hours are indeed precious, and while we firmly believe in the autonomy of our members to use their hours whenever they need them, we also encourage a mindful approach. Balancing the need for professional care with the comfort of trusted personal assistance allows for the judicious use of hours. This strategy not only ensures members enjoy the full spectrum of benefits offered by their plan but also maintains their lifestyle without the concern of prematurely exhausting their available hours. In essence, while the freedom to use your hours when you need them is yours, we recommend saving them for moments when they become truly essential, ensuring long-term support and peace of mind.

It's crucial to remember that True Freedom operates not as an insurance provider but under a Service Contract. This distinction means that while we facilitate access to care and support, the actual services are provided through separate entities, either our partnered Home Care Agencies for Agency Hours or directly by approved Trusted Individuals chosen by the member for Anytime Hours. Benefits are limited to \$150.00 a day. Reference the terms & conditions for complete details.

THE POWER OF PLANNING DISCOUNTS EXPLAINED

Unlock Exceptional Savings as an Affinity Member

Joining **Affinity by True Freedom** not only grants you access to premier non-medical home care but also opens a world of savings through our unique discount programs. Tailored specifically for our members, these discounts are designed to make long-term care planning both affordable and rewarding. Uniquely, our non-usage discounts offer a benefit that traditional insurance products do not—a reduction in premiums for not utilizing services. This distinct approach to savings underscores our commitment to supporting your financial well-being alongside your care needs, ensuring that careful planning and judicious use of services are rewarded, a feature unparalleled in the insurance industry.

EXCLUSIVE

SIGN-ON DISCOUNT:

New members of **Affinity by True Freedom** are greeted with a warm welcome in the form of a **10%** discount applied directly to their membership fee. This enduring discount remains in effect throughout the lifetime of your membership, symbolizing our ongoing commitment to your satisfaction and financial ease.

Tailored specifically for our community, this discount underscores our dedication to ensuring your experience with our services starts off with unparalleled value.

Eligibility Note: This special offer is available exclusively to qualified groups, reinforcing our commitment to providing targeted support and benefits to our partners and their members.

NON-USAGE

RENEWAL DISCOUNT:

Members at **Affinity by True Freedom** embark on their journey with a welcoming 10% sign-on discount. Those who strategically manage not to utilize their membership hours are rewarded for their foresight with an additional 10% discount upon each annual renewal. This approach amplifies their savings incrementally: the second year sees a cumulative 20% discount, incorporating both the initial sign-on bonus and the first renewal discount. As members continue to conserve their hours, this discount grows by 10% each year, reaching a 30% reduction in the third year, 40% in the fourth, and peaking at a 50% total discount from the fifth year onwards, provided they consistently refrain from using their hours.

This cumulative saving strategy is a testament to the value of planning ahead, allowing members to significantly lower their costs over time. However, it's important to understand that if a member decides to use their membership hours at any point the plan's discount will reset to the retail rate, preserving only the initial 10% discount along with any other qualifying reductions.

NON-USAGE DISCOUNT EQUATION

YEAR 1 **10%** SIGN-ON DISCOUNT = **10%** TOTAL DISCOUNT
YEAR 2 **10%** SIGN-ON + **10%** NON-USAGE RENEWAL = **20%** TOTAL DISCOUNT
YEAR 3 **10%** SIGN-ON + **10%** YEAR 2 + **10%** NON-USAGE RENEWAL = **30%** TOTAL DISCOUNT
YEAR 4 **10%** SIGN-ON + **10%** YEAR 2 + **10%** YEAR 3 + **10%** NON-USAGE RENEWAL = **40%** TOTAL DISCOUNT
YEAR 5+ **10%** SIGN-ON + **10%** YEAR 2 + **10%** YEAR 3 + **10%** YEAR 4 + **10%** NON-USAGE RENEWAL = **50%** TOTAL DISCOUNT

DISCOUNT APPLIED TO PLANS

	BASE 600 HOURS	BRONZE 1500 HOURS	SILVER 3000 HOURS	GOLD 6000 HOURS	PLATINUM 10,000 HOURS
RETAIL	\$39.00/MO	\$95.00/MO	\$175.00/MO	\$295.00/MO	\$475.00/MO
YEAR 1	\$35.10/MO	\$85.50/MO	\$157.50/MO	\$265.50/MO	\$427.50/MO
YEAR 2	\$31.20/MO	\$76.00/MO	\$140.00/MO	\$236.00/MO	\$380.00/MO
YEAR 3	\$27.30/MO	\$66.50/MO	\$122.50/MO	\$206.50/MO	\$322.50/MO
YEAR 4	\$23.40/MO	\$57.00/MO	\$105.00/MO	\$177.00/MO	\$285.00/MO
YEAR 5+	\$19.50/MO	\$47.50/MO	\$87.50/MO	\$147.50/MO	\$237.50/MO



SPOUSE OR PARTNER SIGN-ON DISCOUNT

When you and your spouse or partner enroll simultaneously in **Affinity by True Freedom**, both of you are granted an additional **10%** discount, culminating in a total savings of **20%**, inclusive of the **10%** sign-on discount. It's essential for both individuals to undergo their own application process, yet there's flexibility in plan selection; there's no obligation for both to choose identical plans. This ensures each person can select the plan that most closely aligns with their unique care needs, allowing for personalized care independent of the other's choice.

Similar to the sign-on discount, this spouse or partner savings will be applied for the duration of each person's membership, affirming our commitment to providing long-term value and support for both you and your partner.

If one partner cancels their membership, the spouse/partner discount no longer applies. However, if a spouse/partner is deceased, the surviving member will continue to receive their discount, honoring their continued membership.

ANNUAL PAYMENT DISCOUNT

Opting for annual payment awards an additional **5%** discount, further reducing your membership fee.

NAVIGATING YOUR SAVINGS WITH AFFINITY BY TRUE FREEDOM

In wrapping up our exploration of the savings opportunities through **Affinity by True Freedom**, it's clear that thoughtful planning and strategic decision-making can lead to substantial financial benefits for our members. Here's a quick recap of what we've covered:

- ▲ **IMMEDIATE SAVINGS WITH EXCLUSIVE SIGN-ON DISCOUNT:** Every new member begins their journey with Affinity by receiving an immediate **10%** discount, showcasing our commitment to accessible care from the start.
- ▲ **MAXIMIZING LONG-TERM SAVINGS WITH NON-USAGE RENEWAL DISCOUNT:** By not utilizing Lifetime Membership Hours in the initial years, members can stack additional discounts annually, potentially achieving up to **40%** in savings by the fifth year. However, it's important to understand that if a member decides to use their membership hours at any point—whether during the initial five-year discount period or beyond—the plan's discount will reset to the retail rate, preserving only the initial 10% discount along with any other qualifying reductions. While the stacking of discounts ceases after the fifth year, members who have not utilized their hours by this point will continue to benefit from their accumulated discounts indefinitely, as long as they do not activate their membership hours. This structure underscores the importance of judiciously planning the use of membership hours to fully leverage the benefits of Affinity by True Freedom's plans.
- ▲ **SPOUSE/PARTNER AND ANNUAL PAYMENT DISCOUNTS:** The combined benefits of spouse/partner enrollment and opting for annual payments introduce additional layers of savings. These discounts remain active throughout the life of the membership, offering a consistent avenue for savings. It's important to note, however, that the spouse/partner discount ceases if one partner cancels their membership. In contrast, should a spouse or partner pass away, the surviving member will continue to receive their discount, a gesture of our continued support and recognition of their membership. Similarly, should members opt to switch back to monthly payments from annual, the specific discount tied to annual payments would cease.

Our diverse discount strategies ensure that no member needs to pay full retail prices, encouraging consultation with representatives to tailor the most advantageous plan. We aim for every member to realize the full potential of up to **65%** savings, reflecting our dedication to making long-term care accessible and reducing financial strain.

By leveraging these discount programs, Affinity by True Freedom members are well-positioned to lower their care plan costs significantly, making essential long-term care more attainable and easing the financial burden. Our mission is to empower you and your loved ones to face the future with confidence, knowing you have made wise decisions that ensure your well-being and financial security.

UNDERSTANDING YOUR PLAN ACTIVATION AND USAGE

At **Affinity by True Freedom**, we've designed our membership structure to ensure both affordability and simplicity, allowing our members to manage their care with confidence. Here's how our plan activation works:

STRUCTURED MEMBERSHIP HOURS: Upon joining, your Lifetime Membership Hours are organized into 10 equal segments. This segmentation facilitates ease of use and helps in planning your care over time, ensuring you always know how many hours you have available and when you can access them.

ACCESSING YOUR HOURS:

- ▲ **INITIAL WAITING PERIOD:** New members can access their first segment of hours after a 90-day waiting period. This period is crucial for setting up your account, verifying details, and ensuring everything is in place for when you need to use your services.
- ▲ **EMERGENCY HOURS:** Understanding that urgent needs can arise, we offer access to emergency hours within this 90-day period, capped at 10% of your first segment. These hours are strictly for emergencies, providing a safety net while emphasizing the importance of saving your segments for planned use.

UTILIZING SUBSEQUENT SEGMENTS:

- ▲ **90-DAY SEPARATION PERIOD:** After exhausting a segment of hours, a 90-day separation period ensues before the next segment becomes available. This interval is essential for compliance review, benefits rejuvenation, service restoration, and maintaining the affordability of our plans. It allows us to ensure that our members receive the continuous, high-quality care they expect.

It's vital for our members to grasp the concept of segments, the initial waiting period, and the separation periods. Our system is structured this way to keep our plans not only affordable but also easy to manage. By understanding these elements, members can strategically plan their care, making the most of the hours available to them.

Affinity by True Freedom's approach offers a unique advantage over traditional care models by providing structured, predictable access to non-medical home care services. This planning and structure are designed with your long-term well-being in mind, ensuring you have the support you need, when you need it, while also keeping our plans financially accessible.





Affinity by True Freedom's approach to non-medical home care services, with its structured Lifetime Membership Hours, waiting periods for new members, emergency hours, and separation periods, is designed to be both innovative and member centric. Compared to traditional long-term care insurance policies, which often involve complex eligibility criteria based on health assessments and the inability to perform at least two Activities of Daily Living (ADLs) or cognitive impairments that has been diagnosed. Moreover, you may have elimination periods anywhere from 0 to 365 days based on your contract. You may also need a plan of care established by your physician and medical records are normally requested.

Traditional long-term care insurance can be complex, with varying waiting periods, coverage criteria, and benefits eligibility, potentially making it challenging for individuals to understand exactly when their coverage begins and what specific services are covered. These policies often require a detailed understanding of policy terms, health assessments, and planning for potential future health conditions.

In contrast, Affinity's straightforward segmentation of hours and the clear definition of waiting and separation periods aim to simplify understanding for members. The inclusion of emergency hours within the initial waiting period addresses immediate needs, offering a level of flexibility and immediate support not typically found in traditional insurance models. This approach, emphasizing planned care utilization to keep plans affordable, is inherently designed to be user-friendly, focusing on accessibility and transparency.

Affinity's model, with its focus on non-medical home care, direct segmentation of care hours, and absence of medical underwriting, could be seen as more straightforward for individuals seeking clear, manageable care plans without the complexities often associated with insurance-based models.

Overall, Affinity by True Freedom's structured approach, with its emphasis on clarity, flexibility, and affordability, could indeed be perceived as easier to understand and manage, particularly for those looking for non-medical home care solutions that offer both predictability and the ability to plan for care according to individual needs and preferences.

YOUR FUTURE SECURED WITH AFFINITY BY TRUE FREEDOM

In the journey toward securing your golden years, understanding the landscape of home care is crucial. A common misunderstanding among seniors is the belief that Medicare will cover all aspects of home care. This misconception can lead to unexpected challenges in planning for long-term care needs. Medicare does indeed offer coverage for certain in-home care services but is limited to medically necessary skilled nursing care, physical therapy, occupational therapy, and speech-language pathology services. Importantly, it does not cover 24-hour care, meals delivered to your home, or custodial care when it's the type of service needed the most to age in the comfort of your home.

This gap in coverage underscores the importance of exploring alternative solutions like True Freedom's plans. Our approach is designed to fill the gaps left by traditional insurance and Medicare, offering a comprehensive suite of services that cater to the nuanced needs of our aging population.

WHY TRUE FREEDOM STANDS APART:

- ▲ **No Medical Underwriting & No Age Limits:** Accessibility is at our core, ensuring everyone has the opportunity to plan for their future without barriers.
- ▲ **Flexible and Comprehensive Care:** Unlike Medicare, True Freedom provides options for 24/7 care, including non-medical services that are essential for daily living but not covered by Medicare, such as custodial care and homemaker services.
- ▲ **Nationwide Availability:** Our services are accessible across the United States, providing consistent and high-quality care wherever you may be.
- ▲ **Empowering Independence:** We believe in empowering our members to live comfortably in their own homes, on their own terms. True Freedom's plans ensure that your retirement years are spent in comfort and dignity, not dictated by the limitations of traditional health insurance coverage.

THE CRITICAL NEED FOR EARLY PLANNING:

Research and understanding are key to navigating your long-term care options. With Medicare's limitations on coverage, especially for non-medical services and 24/7 care, many families find themselves unprepared for the financial realities of aging. True Freedom's service contracts offer an essential solution, providing comprehensive, customizable care plans that Medicare cannot.





YOUR NEXT STEPS:

As you consider your future care needs, remember that planning ahead with True Freedom means ensuring you have the support and services you need to live your best life, your way. Our plans are not just about care; they're about comfort, independence, and peace of mind.

In embracing True Freedom, you're choosing a partner dedicated to your care and well-being, one that fills the gaps left by traditional insurance and Medicare. You're choosing a future where you get to retire and live comfortably at your own home, surrounded by the care and support you deserve.

Explore how True Freedom can transform your approach to planning for the golden years. Take control of your future today, and live your later years with the dignity, comfort, and independence you've worked so hard to achieve. For more insights on Medicare coverage and how it compares to private pay options, including the comprehensive solutions offered by True Freedom, visit Medicare's official site and [AgingInPlace.org](https://www.AgingInPlace.org).

True Freedom stands ready to help you plan for a future that reflects your desires and needs. Let's look ahead together, towards a future where you have the freedom to live life on your terms.



