



affinity

BY TRUE FREEDOM

NATIONWIDE HOME CARE PLANS



# INTRODUCING **AFFINITY BY TRUE FREEDOM**



Welcome to Affinity by True Freedom, where we redefine care by embracing community, savings, and the joy of your golden years. Built on True Freedom's trusted foundation, Affinity extends comprehensive support nationwide, serving companies, unions, religious groups, and nonprofits alike. Our unique approach goes beyond insurance; we offer service contracts tailored to ensure everyone, regardless of insurance status, has access to quality home care across the U.S. Affinity isn't just a program—it's a pledge to help you retire in comfort, surrounded by the things that matter most. It's about enjoying peace of mind and living your best life, supported every step of the way.

Affinity by True Freedom stands as a beacon for groups seeking home care solutions in their journey toward a healthier, more secure future. Through Unified Strength, Exclusive Group Savings, and Accessible Membership, we've crafted a program that goes beyond traditional care. Affinity is about building a supportive community, offering financial benefits exclusive to our members, and ensuring that quality care is accessible regardless of age or location.

- ▲ **UNIFIED STRENGTH:** Affinity by True Freedom is not just a home care solution; it's a testament to the power of collective support and unity. Our program is specifically designed for groups and organizations, embracing the concept that together, we are stronger. Affinity members can benefit from being part of a network that leverages group dynamics for enhanced care, support, and community well-being.
- ▲ **EXCLUSIVE GROUP SAVINGS:** Central to the Affinity experience is our commitment to providing exceptional value through exclusive group savings. These discounts are a cornerstone of our program, offering financial advantages uniquely available to our group members **ONLY**. We give the groups we serve significantly reduced costs, maximizing their investment in their health and future.
- ▲ **ACCESSIBLE MEMBERSHIP:** Qualifying for a plan is uncomplicated. Unlike other insurance products, Affinity frees you from the constraints of rigorous medical underwriting, age limits, or geographical barriers. We designed our program to be inclusive, offering a pathway to membership that is straightforward, accommodating, and nationwide.

## **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:

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?

Are you currently able to perform daily activities such as bathing, dressing, and transferring without assistance from anyone, including family members?

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.



## 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.
- ▲ **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.

## AFFINITY PLANS

### PLATINUM PLAN 10,000 LIFETIME HOURS

CURRENT LIFETIME RETAIL VALUE  
BETWEEN

\*\$250,000 TO \$400,000

The pinnacle of personalized care, the Platinum Plan offers unparalleled flexibility and the most comprehensive care, with **10,000** lifetime hours of care.

**Best For:** Individuals seeking the highest level of support, and care flexibility, and ideal for those without other insurance options.

### GOLD PLAN 6,000 LIFETIME HOURS

CURRENT LIFETIME RETAIL VALUE  
BETWEEN

\*\$150,000 TO \$240,000

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.

**Best For:** Members looking for significant coverage that balances care needs with budgeting, ideal for those without other insurance options.

### SILVER PLAN 3,000 LIFETIME HOURS

CURRENT LIFETIME RETAIL VALUE  
BETWEEN

\*\$75,000 TO \$120,000

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.

**Best For:** Individuals with moderate care needs or filling the gap due to lack of coverage with traditional insurance policies.

### BRONZE PLAN 1,500 LIFETIME HOURS

CURRENT LIFETIME RETAIL VALUE  
BETWEEN

\*\$37,500 TO \$60,000

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.

**Best For:** Members with minimal care needs or enhancing existing long-term care coverage affordably.

### BASE PLAN 600 LIFETIME HOURS EXCLUSIVE TO AFFINITY

CURRENT LIFETIME RETAIL VALUE  
BETWEEN

\*\$15,000 TO \$24,000

An entry-level option exclusive to Affinity, providing **600** hours of care, perfect for those starting their care journey on a limited budget.

**Best For:** Ideal for limited financial resources.

\* 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 care agencies in our network. All plan hours are divided into ten equal segments separated by 90-day reset periods that total the Lifetime Hours of a chosen level contract. The hours in each segment can be utilized as quickly or slowly as desired. Multiple segments can be accessed in a single contract year within the parameters of the plan. Benefits are limited to \$150.00 a day.



# 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.

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.

**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.

### **DISCOUNT APPLIED TO PLANS**

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

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.

# 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:

## MEALS & NUTRITION:

Our care goes beyond just meal prep to include complete nutritional support—cooking, meal planning, dietary tracking, and food supply management. Our caregivers provide nutritious meals tailored to each member's dietary needs and preferences, ensuring optimal health through careful diet monitoring and food expiration tracking.

## 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.

## APPOINTMENT SUPPORT:

Our caregivers assist members by accompanying them to medical and personal appointments, ensuring they have the necessary support for important events. Note that while True Freedom covers accompaniment, transportation is facilitated through agency-insured company vehicles, excluding transport liabilities or mileage.

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.

## HOME UPKEEP:

Our caregivers offer essential housekeeping services like sweeping, wiping surfaces, laundry, and linen changes to ensure a clean and organized living space. While focusing on creating a comfortable environment, it's noted that they don't handle heavy-duty or maid services, underlining their role in improving daily living conditions.

## 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.

## 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.

At **Affinity by True Freedom**, we offer two distinct types of service hours to cater to our members' diverse need.

## AGENCY HOURS & ANYTIME HOURS

### TAILORED PROFESSIONAL CARE

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.

### FLEXIBLE, PERSONALIZED ASSISTANCE

Anytime Hours provide the flexibility to receive care from trusted Friend or Neighbor 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.





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ACCREDITED  
BUSINESS

A+  
RATING

Dun & Bradstreet  
CREDIBILITY CORP

