

What is Kendal at Home?

Established in 2004, Kendal at Home is a nationally recognized program and a pioneering leader in the field. The Kendal at Home program is designed for older adults who are healthy and independent, want security for their future, and are planning to stay in their own home.

A Quaker-based not-for-profit organization, Kendal at Home offers you autonomy, dignity and peace of mind, while providing immediate flexibility, choices, and financial protection. Kendal at Home is an innovative program focusing on wellness, health and sustaining your lifestyle. You will have many of the benefits of a brick-and-mortar retirement community without having to move out of your own home. If you do decide to move, your services move with you anywhere in the continental United States.

What are the benefits of Kendal at Home?

- ✓ Life Plan Coordination team
- ✓ Vitalize 360™ program
- ✓ Integrated Technology
- ✓ Lifetime guarantee of care and services
- ✓ A fraction of the cost of “pay-as-you-go”
- ✓ Protection of your assets
- ✓ Less burden of coordinating care for your family and friends
- ✓ Fees are tax deductible as a pre-paid medical expense

What is Kendal at Home?



What makes Kendal at Home different?

- ✓ Kendal at Home focuses on being proactive and helping members stay healthy and active, not just reacting to care needs.
- ✓ A Life Plan Coordination team to plan, coordinate, advocate, communicate and partner with you.
- ✓ High-quality care and services as you need them. There are no waiting periods to satisfy, and no need to wait for a doctor's order. Simply call your Life Plan Coordination team and we will work collaboratively to identify and coordinate a plan that meets your needs.
- ✓ Works in concert with your existing long-term care insurance.

Why would I join Kendal at Home instead of just paying for care when I need it?

- ✓ Creating a life plan today when you are well and healthy enables you to go on enjoying life without worrying who will provide services that may be needed in the future.
- ✓ Kendal at Home allows you to pay for a lifetime of care and services now, with today's dollars.
- ✓ Today, nursing home care in our community costs an average of \$228 a day, and continues to increase annually. Costs can add up quickly and are not covered for the long term by health insurance or Medicare.



Life Plan Coordinator



Life Plan Coordinators at Kendal at Home coordinate and advocate services for each and every member. We begin with an innovative, person-centered approach using the Vitalize 360™ program. The program engages, challenges and inspires an individual to live a full, healthy and vibrant life. We never impose decisions on you, but rather work together to make sure your wishes are followed when care or services are delivered. A Life Plan Coordinator will communicate what he or she thinks best supports you throughout your life, but the final decision is always yours. Maintaining members' independence is the most important facet of the Kendal at Home program.

What does the Life Plan Coordinator do?

When you join Kendal at Home, you immediately receive the support of the Life Plan Coordination team. From the start, you build a relationship with your team that will continue throughout your lifetime. Most importantly, we will learn about your lifestyle and your preferences through the Vitalize 360™ program, so that you can move from “what’s the matter” to “what matters most.”

Life Plan Coordinators get to know you through the Vitalize 360™ program. You work in collaboration with your Life Plan Coordinator to develop a wellness program to promote continued independence. In addition, Life Plan Coordinators empower members through education and information.

Together we will develop a Vitalize 360™ plan which will emphasize your well being and preventive care. This plan is designed to help you live vibrantly and independently, maintaining your independence to its fullest potential.

A member of your Life Plan Coordination team is available 24 hours a day, seven days a week.

When faced with challenges, such as transportation to a procedure, care after a joint replacement or simply supporting your needs as you age, your Life Plan Coordinator will make sure you receive the information and services you need, when you need them, for as long as you need them.



To learn more about Kendal at Home's Life Plan Coordination team, contact us today:

*877.284.6639 or
www.kendalathome.org*



Membership Services



Vitalize 360™

A program developed with your Life Plan Coordinator to promote an innovative person-centered approach to wellness and independent living. The program engages, challenges and inspires individuals to live full, healthy and vibrant lives.

Integrated Technology

EMERGENCY RESPONSE SYSTEM is provided to members in their homes and on the go. Using new patented cellular technology and advanced location analysis, a simple touch of the button lets you speak directly to a certified Response Agent for assistance.

INDEPENDA™ TELEVISION TECHNOLOGY is available to members for appointment reminders, medication alerts and simple video chat with their Life Plan Coordinator, family members and friends. This television technology also allows members to share stories, photos and important life events with family and friends.

In-Home Assessments

PREVENTIVE HOME MAINTENANCE EVALUATION

An assessment of the interior and exterior of the home is conducted. A report is provided to members with the information they need to keep their homes maintained on a regular basis. You may use anyone you choose for maintenance and renovations or may use Kendal at Home maintenance services which are offered to members at a discounted rate.

IN-HOME FUNCTIONAL AND SAFETY ASSESSMENT

is conducted to assess your functioning and safety within your home and to make recommendations for appropriate adaptations and modifications for you to consider.



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Membership Services



Life Plan

Your Life Plan Coordinator will arrange for care and services and oversee that your needs are being met. They will also assist in navigating through the complex maze of Medicare, health insurance and long-term insurance when applicable.

Home Care Services

Provides members in need of assistance with bathing, dressing, personal care, medication reminders, nutritional needs such as feeding assistance, preparing meals, as well as light housekeeping, shopping etc.

Nutritional Support/Meals

Provides members in need of assistance with two prepared meals per day delivered or prepared by a caregiver in your home.

Transportation Services

Provides transportation to and from medically necessary outpatient surgery or short procedures which may include but are not limited to cataract removal, chemotherapy treatments and surgical biopsies.

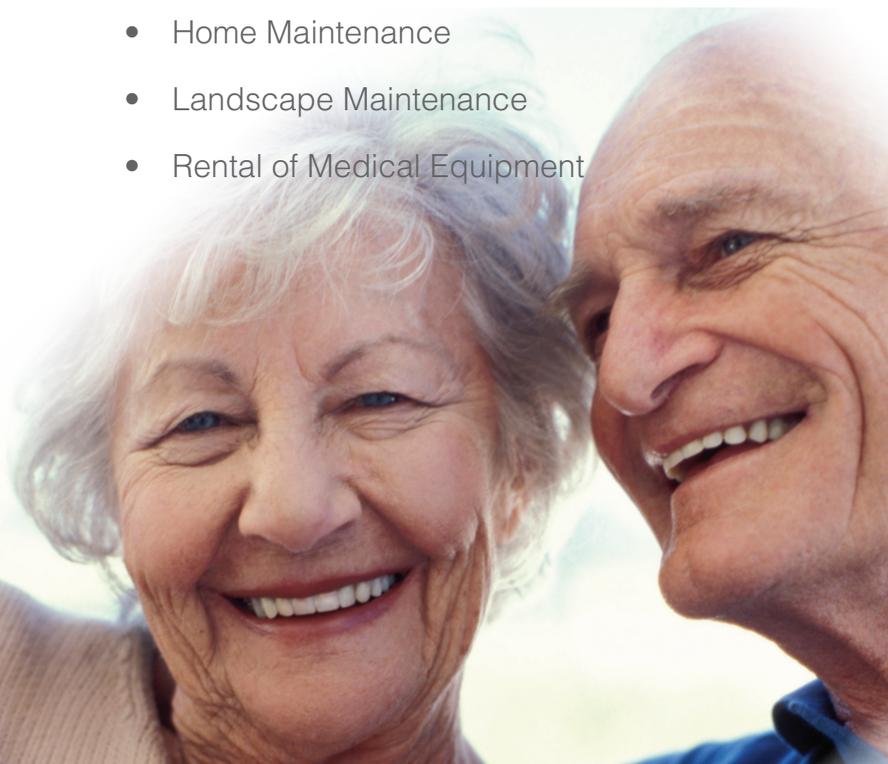
Assisted Living & Nursing Facilities

Should a member meet the requirements and choose to move to an assisted living or nursing home facility, Kendal at Home will use our expertise and experience to help the member decide what community is best for them, the final decision belongs to the member. Kendal at Home will pay for the facility within the guidelines of the member's plan option. The Life Plan Coordinator continues to serve as an ongoing advocate and oversees care for the rest of the member's life.

Referral Services

With our network of preferred providers, members may receive discounted rates for additional services which may include:

- Legal Help
- Financial Planning
- Bill Paying
- Home Maintenance
- Landscape Maintenance
- Rental of Medical Equipment



Cost Comparison Guide

Comparison Costs for Long-Term Care Services in Ohio

If you are planning ahead for your long-term health and wellness needs, you may start wondering, “How do the options in my area compare?” Kendal at Home offers solutions for maintaining your health and wellness in your own home to suit your needs.

This sheet will help you compare the costs of care.

REALITY 1 NURSING HOME

- Average Cost Per Year: \$87,600* for a private room

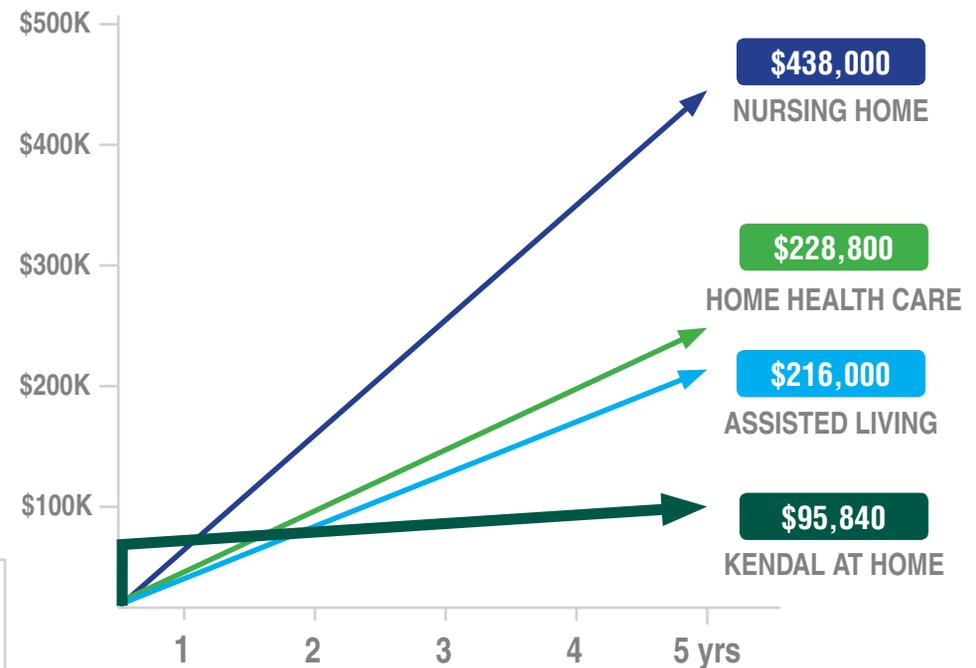
REALITY 2 ASSISTED LIVING

- Average Cost Per Year: \$43,200*

REALITY 3 HOME HEALTH CARE, PAY-AS-YOU-GO

- 44 hours of care per week = more than \$45,760*/year
- 24/7 care will cost over \$175,200*/year

*The above costs are based on the state of Ohio 2016 averages. None of these options are tax deductible.



REALITY 4 KENDAL AT HOME

AVERAGE MEMBER WHEN JOINING KENDAL AT HOME:

75 years of age + Platinum Plan (our most comprehensive plan—which includes your care for the rest of your life)

- One-time membership fee: **\$52,160****
- Monthly fee: **\$728/month** (\$8,736/year)

**Entry fee is lower if you are younger, higher if you are older. Fees are tax deductible as a pre-paid medical expense.



“Kendal’s upfront fee can be less than one year in a skilled care facility and usually is much less than one year of care in an individual’s home.”

Catherine O’Malley Kearney

Senior Vice President/Director of Wealth Management, Key Bank

To learn more about Kendal at Home, call (877) 284-6639 or visit www.kendalathome.org to Get Started.

FAQ

What is Kendal at Home?

Established in 2004, Kendal at Home is designed for older adults who are healthy and independent, want to plan for their retirement, and want to remain in their own homes.

Why Kendal at Home?

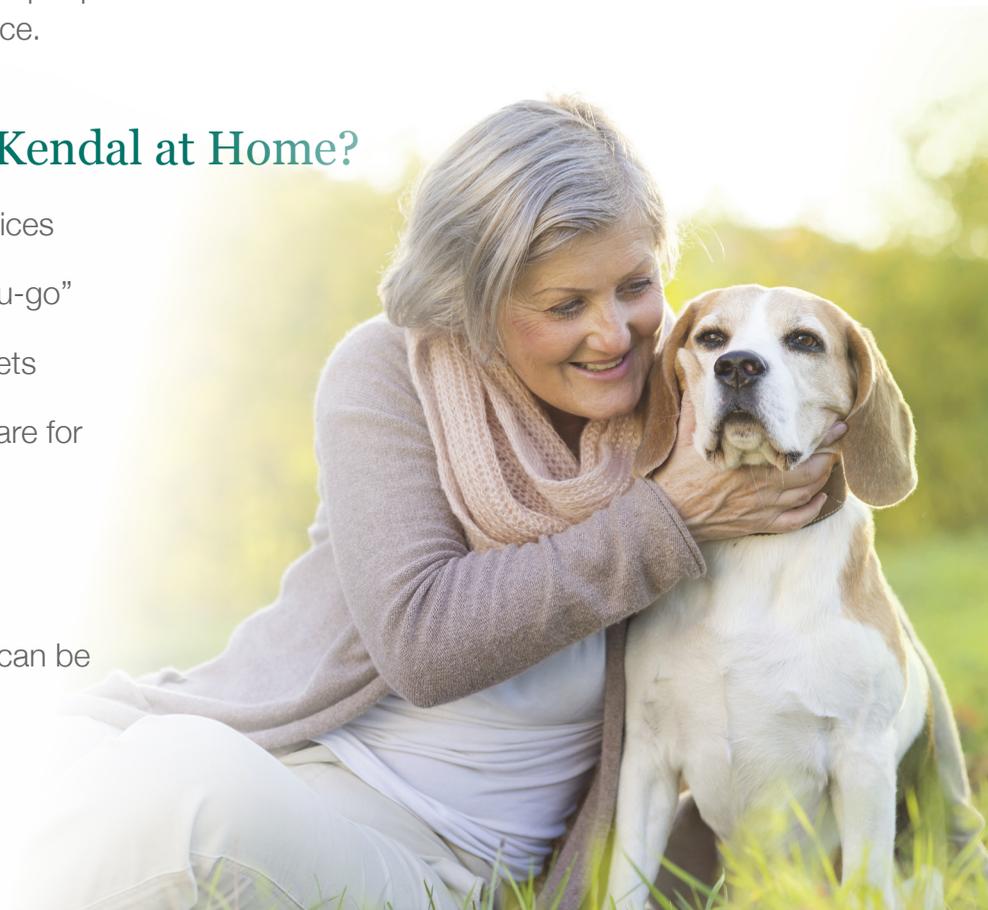
- Kendal at Home is an innovative program focusing on health, wellness, and sustaining your lifestyle. You will have many of the benefits of a brick-and-mortar retirement community without having to move out of your own home. If you do decide to move, your services go with you anywhere in the continental United States.
- A Quaker-based not-for-profit, Kendal at Home offers you autonomy and dignity in your future care, while providing immediate flexibility, choices, and financial protection.

How does Kendal at Home work?

- Interested persons age 50 and older who are reasonably healthy and living independently may apply for membership.
- There is a one-time membership investment based on age and the membership option chosen. Fees are discounted for two people in the same household and if an individual has long-term care insurance in place.

What are the benefits of Kendal at Home?

- Lifetime guarantee of care and services
- A fraction of the cost of “pay-as-you-go”
- Protection of your hard-earned assets
- Less burden of coordinating your care for your family or friends
- Tax deductible fees as a pre-paid medical expense
- Kendal Corporation is a name that can be trusted to provide high-quality care



How is Kendal at Home different from long-term care insurance?

The Kendal at Home program is more comprehensive than most long-term care insurance plans, and does not require you to meet stringent criteria to receive care. Kendal at Home services are available the day you need assistance.

What are some of the benefits Kendal at Home offers over other alternatives?

- A Life Plan team is the key to the success of this program.
- We guarantee you will receive high-quality service as soon as you need it. There are no waiting periods to satisfy, and no need to wait for a doctor's order. Just make one phone call to your Life Plan team and we will work collaboratively to identify and implement a plan.
- Members enjoy book groups, bird walks, social events, wellness and educational programs. In addition, members contribute to their own newsletter publication, *Le Chat*.

Why would I join Kendal at Home instead of just paying for care when I need it?

- Today nursing home level care in our state costs an average of over \$219 a day, with costs for care increasing annually.
- Costs can add up quickly and are not covered for the long term by health insurance or Medicare.
- Kendal at Home allows you to pay for a lifetime of services and care now, with today's dollars. This reduces the likelihood you will ever need to depend upon others for your long term care needs.
- Creating a Life Plan today when you are well and healthy enables you to go on enjoying life without worrying about long term care that may be needed in the future.

How will I pay for my care?

- **Long-term care insurance:** may pay for a limited amount of catastrophic care if criteria is met.
- **Medicare:** will pay for limited "skilled" care, a maximum of 100 days - if you get that many.
- **Medicaid:** will pay for care once you meet federal poverty guidelines.

Taking Care of You and Your Home

KENDAL® *at Home*
Together, transforming the experience of aging.®

It's possible to remain in your home as you age no matter the size or type of your residence. Many older adults who are considering aging in place often ask themselves how they will continue to take care of their home.

Maybe you have a large house or an older home, or you just don't want to deal with routine home maintenance. As a Kendal at Home member, you will receive valuable home maintenance services from a dependable partner we have fully vetted.

Our dependable partner will inspect the interior and exterior building systems of your home for any maintenance issues. They also will check your home for safety hazards and ensure your residence is as energy-efficient as possible. At the end of the inspection, you'll receive a report outlining the areas of your home that may need attention.

“ It is such a relief to know that someone else is helping me look after my home. When the outlet on my septic system failed, I contacted them to locate a company that would do an honest job of repairing the problem. They did, it was fixed, and the repair came right in on the estimate that I was quoted.

So glad they are available to us. If not I would be looking for them to hire on my own.”

- Nancy, Kendal at Home Member

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Taking Care of You and Your Home

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Interior systems of home inspection include:

- Lighting
- Condition of interior hoses
- Sump pumps or any related home systems
- Refrigerator and freezer temperature
- Shut-off tags on water, gas, electric systems, and hot water tanks
- Heating, ventilating and air conditioning

Exterior systems of home inspection include:

- Driveways and walking surfaces
- Landscaping and snow removal
- Finishes and structures
- Windows and doors
- Garage doors
- Roof, gutters and downspouts

Home safety and energy efficiency inspections include:

- Carbon monoxide detector
- Smoke detector
- Fire extinguisher
- Accessibility and mobility needs
- Emergency response system
- Shower heads and spigots
- Programmable thermostats
- Energy Star appliances



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