trueFreedom
NATIONWIDE HOME CARE PLANS

TrueFreedom Home Care 'COST CHART' & Annual Discount Chart

Plan		Monthly $			Your cost per year		Tot Hrs	Tot $ Value of Plan
Bronze	1st yr.	$95.00	x	12 =	$1,140.00		1500	$37,500.00
	2nd yr.	$85.50	x	12 =	$1,026.00			
	3rd yr.	$76.00	x	12 =	$912.00			
	4th yr.	$66.50	x	12 =	$798.00			
	5th yr.	$57.00	x	12 =	$684.00			
					$4,560.00	5 years of premium paid		
Silver	1st yr.	$175.00	x	12 =	$2,100.00		3000	$75,000.00
	2nd yr.	$157.50	x	12 =	$1,890.00			
	3rd yr.	$140.00	x	12 =	$1,680.00			
	4th yr.	$122.50	x	12 =	$1,478.00			
	5th yr.	$105.00	x	12 =	$1,260.00			
					$8,408.00	5 years of premium paid		
Gold	1st yr.	$295.00	x	12 =	$3,540.00		6000	$150,000.00
	2nd yr.	$265.50	x	12 =	$3,186.00			
	3rd yr.	$236.00	x	12 =	$2,832.00			
	4th yr.	$206.50	x	12 =	$2,478.00			
	5th yr.	$177.00	x	12 =	$2,124.00			
					$14,160.00	5 years of premium paid		
Platinum	1st yr.	$475.00	x	12 =	$5,700.00		10000	$250,000.00
	2nd yr.	$427.50	x	12 =	$5,130.00			
	3rd yr.	$380.00	x	12 =	$4,560.00			
	4th yr.	$322.50	x	12 =	$3,870.00			
	5th yr.	$285.00	x	12 =	$3,420.00			
					$22,680.00	5 years of premium paid		

Make notes below….

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***Actual Cost of care - This Chart is based on a 5 day week…. for 2, 3, 4, or 5 hour visits**

1 of 10 Bundled Hours	hours @ Visit	# Visits @ Bundle	x $25 @ hr	x 10 bundles =		Next bundle starts after 90 day Respite				
150	2	75	$3,750.00	$37,500.00	90 DAY RESPITE PERIOD	150	2	75	$3,750.00	$37,500.00
150	3	50	$3,750.00	$37,500.00		150	3	50	$3,750.00	$37,500.00
150	4	37.5	$3,750.00	$37,500.00		150	4	37.5	$3,750.00	$37,500.00
150	5	30	$3,750.00	$37,500.00		150	5	30	$3,750.00	$37,500.00
300	2	150	$7,500.00	$75,000.00		300	2	150	$7,500.00	$75,000.00
300	3	100	$7,500.00	$75,000.00		300	3	100	$7,500.00	$75,000.00
300	4	75	$7,500.00	$75,000.00		300	4	75	$7,500.00	$75,000.00
300	5	60	$7,500.00	$75,000.00		300	5	60	$7,500.00	$75,000.00
600	2	300	$15,000.00	$150,000.00		600	2	300	$15,000.00	$150,000.00
600	3	200	$15,000.00	$150,000.00		600	3	200	$15,000.00	$150,000.00
600	4	150	$15,000.00	$150,000.00		600	4	150	$15,000.00	$150,000.00
600	5	120	$15,000.00	$150,000.00		600	5	120	$15,000.00	$150,000.00
1000	2	500	$25,000.00	$250,000.00		1000	2	500	$25,000.00	$250,000.00
1000	3	333.33	$25,000.00	$250,000.00		1000	3	333.33	$25,000.00	$250,000.00
1000	4	250	$25,000.00	$250,000.00		1000	4	250	$25,000.00	$250,000.00
1000	5	200	$25,000.00	$250,000.00		1000	5	200	$25,000.00	$250,000.00

Agency Hours $25 per hour is average Agency caregiver rate. Agency has a 5 Hr. per visit/shift Maximum.

Anytime Hours $12.50 per hour is average Friend or Neighbor rate. No maximum on hours.

*The 90 day respite is a **break in coverage** between each bundle of hours.

*Sort total plan hours by 10 equal bundles, once each bundle is used the 90 day respite starts as needed.

*After the bundle of hours is gone and the 90 day respite is finished; start a new bundle of care hours.

*** NOTICE!** - 1st bundle of hours **pays for 5 years** of Premiums + on Gold & Platinum, 9 more bundles to go. WOW!

***Definition Anytime Hours**

With the Anytime Hours (with the care provided by a chosen friend or neighbor, someone from your community, etc.) they can receive care for up to 24 hours a day, or up to live-in/7 days a week care. That caretaker would be paid up to $150.00 a shift running over 8 hours or more. Under 8 hours, they are compensated $12.50 to $15.00 an hour (that fee is determined by the customer care coordinator when the member calls in for service.) **Your hours can be used up much faster this way.

****Something to keep in mind**

Once the client accesses the home care hours of their plan for the first time, they will lose the discount reward for non-use, even if they just use an hour or two and then never touch it again for years. That is why you want to get the max out of the discounting process before you use it.

At that point the monthly rate goes back to the original monthly premium.

The member needs to "put the plan away, bank the hours and don't even think of accessing them until the need for assistance is ESSENTIAL and they feel like they're going to need care for an extended length of time."