

Summit at Brighton CCRC LCaH Marketing Q&As - Draft and for Discussion Purposes Only  
The final LCaH product to be offered may vary

**Why would I become a Member of LCaH?**

We know how much you value your independence and that you want to stay in your home, but as you age, you may begin to need more health care services. LCaH offers you the ability to receive those health care services in your home under the oversight of the Summit at Brighton through our Care Coordination Team. Your personal care coordinator can do things such as arrange for transportation, coordinate in home services such as Companion Care or Home Health Aides and arrange for Skilled Nursing care should the need arise. You can also participate in events at the Summit as you choose!

**What are my choices as far as contract types?**

Gold: No Lifetime Cap with a \$500 daily cap

Silver: Lifetime Cap of \$300,000 with a \$500 daily cap

Bronze: Home Health Care Services only with a \$300 daily cap.

Please note that these are only suggested models and have not yet been priced actuarially. They are meant to reach a wider audience financially. No market studies have been completed to determine the appeal of these specific contract types.

**What services will be included for the Gold and Silver contracts?**

Care Coordination	Companion/Homemaker Services
Adult Day Care Program	Home Health Aide
Annual Safety Inspection	Transportation Coordination
Emergency Response System	Skilled Nursing Services
Assisted Living Services	Invitations for attendance at specific CCRC events

**What services are included in the Bronze contract?**

Care Coordination	Home Health Aide
Annual Safety Inspection	Invitations for attendance at specific CCRC events

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### **How are the entrance fee and monthly fees determined?**

LCAH has engaged an actuarial firm with experience in this type of service to establish the prices depending on the member's age. Based on other Life Care at Home programs' utilization experience and the type of services that we wish to offer, they have established the entrance fee and monthly fees based on their projections.

### **Do I earn Interest on my entrance fee?**

Entrance fees are non-interest bearing.

### **Do I have to qualify medically and financially?**

Yes! You will be asked to complete a Membership application that contains confidential medical and financial information. The purpose of the application is so that LCaH can determine that you will be medically qualified to live independently for up to three years and that financially you will be able to pay both the entrance fee and the monthly fee on an ongoing basis. Your personal physician will be contacted for additional confidential information that will be taken into consideration for the approval of your application.

A safety assessment of your home will also be conducted prior to being accepted into the LCaH program to ensure that we will be able to provide the in-home care that you may need as well as for your own safety. Should you choose to enter into a contract with us, we will continue to conduct this safety review on an annual basis.

### **As a couple, do we each need a contract?**

Yes! Each couple will have a separate contract if qualified, but there will be a discount on the amount of the entrance fee paid.

### **Who is responsible for the following?**

**Arranging for the services:** The LCaH coordination team is responsible for determining your needs and arranging for the contract service to be provided. Only services outlined in the contract will be arranged for.

**Providing the Services:** With the exception of the Home Health Aide services, all services will be provided by Jewish Senior Life (JSL) affiliates.

**Paying for the Services:** On a monthly basis you will receive one bill from LCaH that includes the monthly member fee and if the cost of services exceeds the cap, your bill will include the excess cost for those services for the previous month. A detailed list of the dates of service and costs will be included should you exceed the cap. LCaH will ensure payment reaches each of the specific companies that provided the service.

**Are there other JSL services that I can access through JSL that are not included in the contract?**

In addition to the services included in the LCaH contract, JSL and its affiliates offer outpatient therapy, physician house call services and handyman services but those costs are not included in the base price of the contract.

**What happens when I exceed my daily cap?**

The LCaH Care Coordination team will discuss with you the level of service that is needed as well as the associated costs. You will know in advance, the associated costs so that you can make an informed decision. If the costs for services will exceed the cap, you will be financially responsible for the amount that is over the cap.

**What happens when I exceed my lifetime cap?**

You will be advised on a monthly basis the balance remaining on your lifetime cap. Once the lifetime cap has been reached, you will receive a letter from LCaH indicating that you will now be financially responsible for all services received including Care Coordination and the fees associated with each level of service. It will be your choice to continue with the fee for service program with LCaH or find other sources for your health care needs.

**Who determines that services can no longer be provided to me in my home?**

The Care Coordination team that will consist of the Care Coordinator, JSL Medical Director, Senior Vice President of Housing, and any other appropriate clinical support team members will meet with the Member and Member's designated representative to discuss continued ability to safely provide medical services in the Member's home. Options available to the Member will be discussed at that time.

**What if I don't agree with that determination?**

Each member has the right to appeal the determination. The Appeal Committee would include the Care Coordinator, Medical Director, as well as the JSL President/CEO. The Member would have the right to include his or her physician and other clinical support information.

**What if I don't want to use LCaH/JSL Services or I am out of the area?**

JSL would attempt to develop a participation agreement with the organization that you wish to receive services from. If an agreement can be reached, the process for receiving care and paying for those services would be exactly the same if you were to be receiving care from LCaH.

If an agreement cannot be reached, the Member has been in the plan for 24 months and there is no other plan participating facility that the Member chooses to receive services from, the Member maybe responsible for arranging for the care themselves and paying the non-participating provider directly for those services. LCaH will then reimburse the Member up to the daily cap, once appropriate documentation is received.

**What happens if I change my mind and want to move into the Summit?**

This specific contract is to provide care as long as you want to live in your home. Should you change your mind, we will gladly accept your application for one of the three contract types at the Summit at Brighton. You would have to submit updated medical and financial information for review. Once accepted by the Summit and when an apartment becomes available, we will terminate your LCaH contract and transfer any appropriate balances to offset the entrance fees required to reside at the Summit.

**How is the refund of my entrance fee handled?**

Once you have signed the Membership Agreement and if you decide to terminate the contract during the rescission period the Membership fee will be fully refunded to you within sixty days. Once the rescission period has past, the Membership Fee refund will be reduced by 15% at day 30 and will continue to be reduced on a monthly basis by 2% until the Membership fee has been fully amortized. If a Member terminates the contract due to death or for any other reason, prior to fully amortizing the Membership fee, the balance of the fee will be reduced by the cost of services provided to date. Any balance of the entrance fee remaining will be refunded within 60 days. If the cost of services used exceeds the balance of the refund, the Member will not be billed for the difference.

**What are the expectations of me as a Member of LCaH?**

LCaH will expect:

- Each member continues to fully insure their home and carry automobile insurance as appropriate.
- Continue to carry Medicare or similar coverage for hospitalizations, other health care costs not included in this contract.
- Not divest or transfer their funds and other resources which would negatively impact their ability to maintain the LCaH contract and required payments.