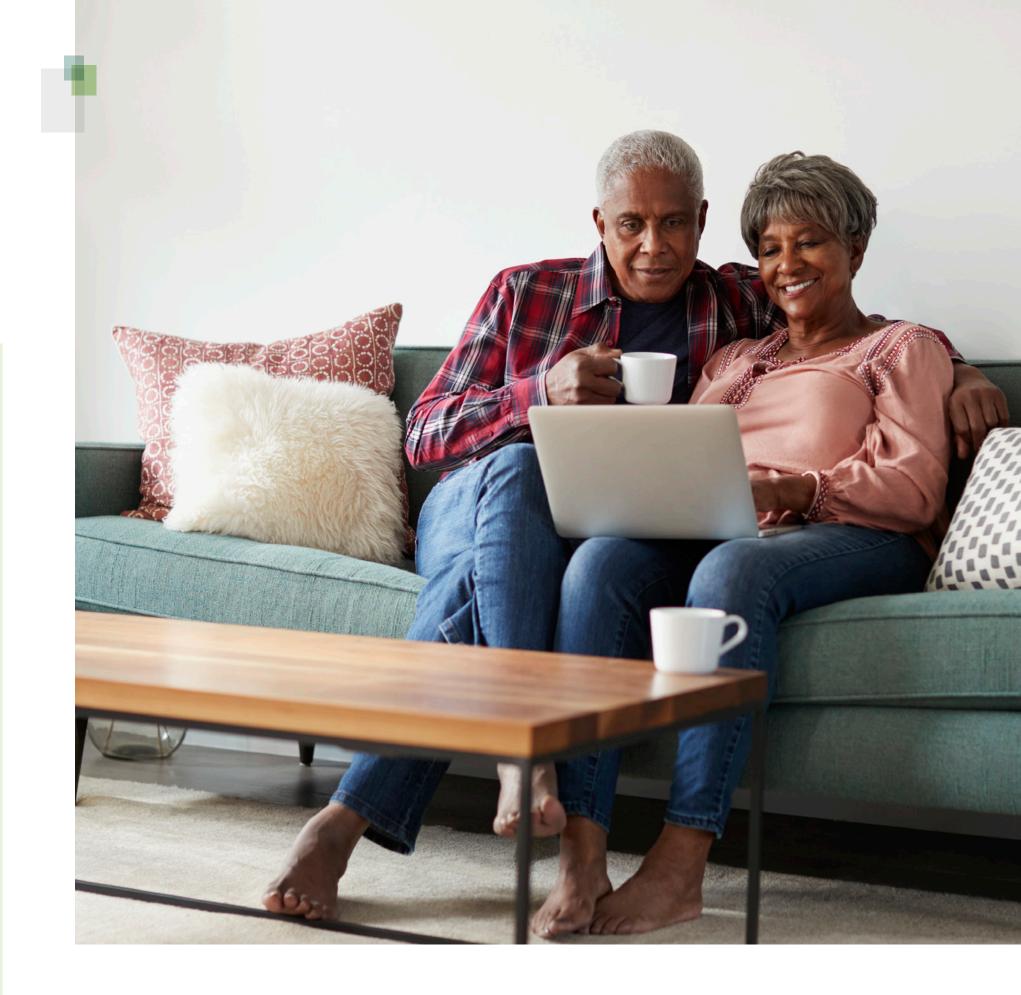


# Plan Today... ...Enjoy Tomorrow

In 1967, the Beatles sang the familiar line, "I get by with a little help from my friends." As an active adult, it's hard to picture a time when you may actually need a little help. But chances are you'll need some support to keep you independent. Whether it's assistance with simple tasks such as arranging home maintenance and meal preparation - to more complex concerns like in-home health care and medication management - having a plan today for those inevitable future needs can give you peace of mind now.

If you're one of the 90% of adults 65 and older who wants to remain in your home as you age, ChooseHome Riverside can help you create a plan that's right for you. Riverside Health System launched ChooseHome to help independent older adults achieve their dream of aging-in-place. With the right amount of support and services, you can live your life in the home of your choice. ChooseHome removes the fear of the unknown related to long-term needs and protecting your financial future.

Our financial plans offer predictable fees and the assurance that a total package of long-term care services will be available when needed - at a fraction of the cost if you paid for these services separately. As a ChooseHome member, you can take the benefits with you if you move to a retirement community, a new home, or even out of the area.



## Your Personal Services Coordinator

Have you ever stayed at a hotel with an exceptional concierge? Someone who made your stay a little more special thanks to their personal support? Imagine having someone similar available to assist you with the complex details life may present as you age.

The Personal Services Coordinators are central to the ChooseHome program. As soon as you join the program, you will be assigned a Personal Services Coordinator. Think of this person as your life advocate, organizing the services and support necessary to remove the worry of remaining safe and well in your home.

With one phone call, your Personal Services Coordinator can provide access to our network of pre-screened specialty service providers, such as lawn care, housekeeping, and home repairs. They will also be there if the unexpected happens, such as a fall or serious medical condition, to coordinate your care based upon the plan you have built.

Whether you live alone, with a spouse, have family in the area or across the country, your Personal Services Coordinator will take the burden off you and your family by providing the peace of mind that comes with knowing someone is always available to help. With 24/7 access to ChooseHome, you are never alone!



ChooseHome provided a sense of calm, security, and peace of mind during the worst of the pandemic. We knew that there was someone we could depend on for whatever help we needed."

Joann Yorks, ChooseHome member since 2015

### Personal Care Coordination

As you look to the future, it is hard to know exactly what your personal health needs might be. Not knowing can create uncertainty, but ChooseHome Riverside is here to help.

With ChooseHome, you know that we will be there to coordinate and manage the services you need to stay safe and well in your home. When considering care providers, we have a strict credentialing process so that you will receive the highest quality of care from experienced professionals. These services can be provided in your home – and paid for by ChooseHome according to the financial plan you select.

Your Personal Services Coordinator will arrange services in your home as soon as you need assistance with personal daily tasks such as meal preparation, transportation, bathing, dressing, and mobility. Depending upon your needs, the following supportive services will be available to you.

- **Companion/Homemaker Services**—If you need assistance with light housekeeping, chores, or medication reminders, we will provide you with a companion/homemaker.
- **Home Health Aide**—If you need a greater level of care including assistance with bathing, dressing, eating, and mobility, we will provide you with a home health aide.
- **Nutritional Support/Meals**—If it becomes necessary, we organize delivery or preparation of healthy meals.
- **Adult Day Care**—We can arrange for you to attend an adult day care program, which can provide social and health-related activities, as well as transportation and meals, in a congregate setting for a scheduled number of hours per week.

Your goals are our goals. If you wish to live out your life in your home, we will help you realize that goal. We recognize that goals can change over time and that living in your home might not always be the best option. If your care needs change, Your Personal Services Coordinator will be there to help you transition to an assisted living or nursing facility with one of our preferred providers. Three of our four financial plans include facility-based care. We will continue to coordinate the services you need, wherever you are living.



ChooseHome made it so easy it was a no brainer for me. It was exactly what I needed and exactly what I wanted."

Bruce Hurwitz, ChooseHome member since 2015

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We're in our own house with ChooseHome as an insurance that when we need services, we can get them,"

Jerry Chutkow, ChooseHome member since 2016

# Additional Benefits

Riverside Lifelong Health is known for providing exceptional service and high-quality care in our residential communities. With ChooseHome Riverside, we aspire to provide the same caliber of care and supportive services. We want to ensure a safe living environment while offering health education, social engagement, and community support. As soon as you become a member, you'll also have access to the following benefits:

- Home Assessment—We provide an in-home function and safety
  assessment the first year of membership and every other year, or as needed.
  The purpose of this assessment is to identify potential functional and
  safety concerns. We make recommendations for changes; however, it is the
  Member's choice whether to make the recommended changes.
- **Social and Wellness Programs**—Exercise, nutrition, health screening, and self-care management are essential to remaining independent and healthy as long as possible. We will invite you to social and wellness events organized exclusively for ChooseHome members and make you aware of other programs throughout the area.
- **Chronic Disease Management**—We provide educational materials and classes designed to help you understand common chronic diseases, disease prevention, early detection, disease management, and healthy choices.
- **Emergency Response System**—We provide a personal emergency response system with 24-hour coverage whenever you need or want it. ChooseHome pays for the basic coverage.
- Transportation—ChooseHome provides transportation to and from essential services - medical appointments, grocery shopping, pharmacy, and banking - when you cannot drive safely. We can help coordinate other transportation needs and include the cost of this service on your monthly invoice.
- Referral Services—ChooseHome vets services for you, including legal advice, financial planning, home maintenance, or landscaping. You pay for the service, but we do the legwork and scheduling.

# Flexible and Affordable

Nursing homes can cost more than \$130,000 a year. Trying to project the savings necessary to meet your future health care needs can be emotionally overwhelming. ChooseHome helps you budget for these costs and provides peace of mind to you and your loved ones. With four financial plans to choose from, you select the one that best meets your needs and goals. We offer plans for individuals who decided not to purchase long-term care insurance; we also offer plans that cover gaps found in most long-term care insurance plans. With ChooseHome, there is no waiting period. Your care is coordinated for you and paid for – from day one - according to the plan you selected.

Once you choose a plan, you pay a one-time membership fee, followed by an ongoing monthly fee. As care needs increase, your monthly fees do not. Most of the fees paid to ChooseHome Riverside are pre-paid health care costs. You may be eligible for a medical tax deduction as long as you meet the IRS criteria. In addition to providing you with excellent, life-enriching benefits, ChooseHome might also give you a tax break.

ChooseHome is not only flexible and affordable—it's portable. Your investment is secure no matter where life takes you, no matter where you live.

I'm independent and that's what I want for my future, having choices is very important."

Susan Miller, ChooseHome member since 2018



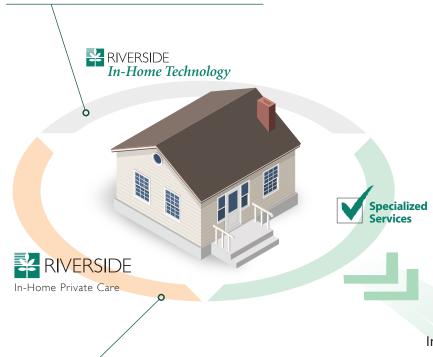


### Priority Access to **Care Services**

ChooseHome is proud to offer members a network of quality service providers to meet whatever needs may arise.

#### **In-Home Technology**

This includes medication dispensers and emergency medical alert systems.



#### **Specialized Services**

Choose a care partner from one of our care facilities to provide specialized services.









#### **In-Home Private Care**

We match you with the right caregiver to achieve your goals, from transportation, companion and homemaker services, to more personal care.

#### In-Facility Care Options



#### **Priority Access to Facility-Based Care**

If at some point in the future, facility-based care becomes your best option, you'll have priority access. This includes access to assisted living, independent living, memory care or nursing care at your choice of location within our care facility network.

# ChooseHome's Care Facility Network



#### **Patriots Colony**

An exclusive continuing care retirement community, Patriots Colony at Williamsburg offers independent living options for retired officers of the uniformed services and senior government officials. All ChooseHome members can take advantage of their assisted living, memory support, and convalescent care.

#### Sanders

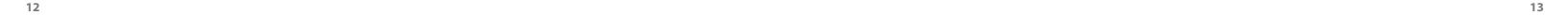
Nestled in the heart of Virginia's Historic Gloucester Courthouse is the Middle Peninsula's premier adult living community. Sanders offers a variety of lifestyle options with an array of special services and amenities for ChooseHome members.

#### **Warwick Forest**

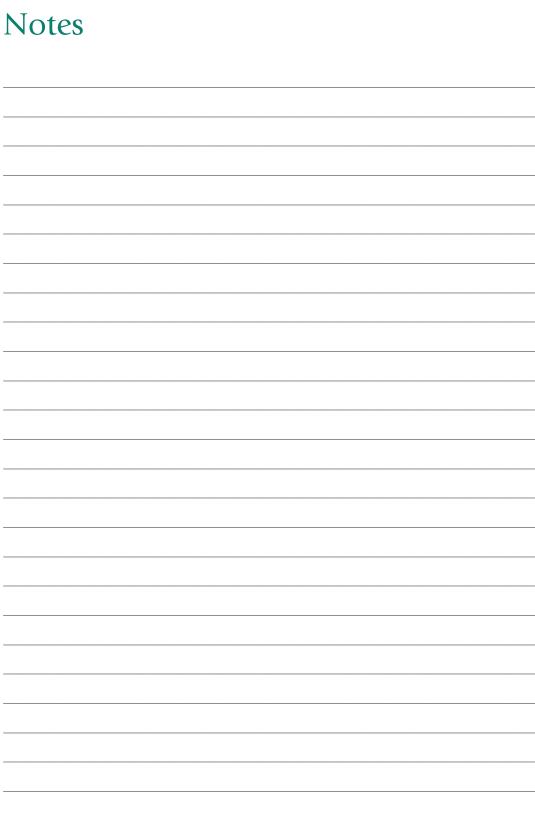
Located in Newport News, Warwick Forest offers an active and healthy, independent lifestyle in a caring community of friends and neighbors. The campus provides independent, assisted living, memory support, and nursing care for ChooseHome members.

#### Williamsburg Landing

A vital partner in the ChooseHome program and serving the Williamsburg area since 1985, Williamsburg Landing is a vibrant continuing care retirement community. ChooseHome members have access to a variety of services in their picturesque, gated community including assisted living, memory support, and nursing care.



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One of the things I felt most comfortable about is you have a major health care provider, Riverside, that stands behind the ChooseHome program."

"Once we made the decision, we looked at each other and said, 'This is what we want. This fits.' It's the best of both worlds. A lot of things that happen as you age can be taken care of right in your home."

Don and Donna Bock, ChooseHome members since 2020



Powered by Riverside and Williamsburg Landing

Your future. Your plan. Your choice. ChooseHome.