



AMERICAN SENIOR SERVICES INCORPORATED

True Freedom Premier Plans

Frequently Asked Questions

How long have True Freedom Plans been available?

American Senior Services Incorporated launched the initial True Freedom Plans in February of 2008.

Explain who will buy this product?

True Freedom Premier Plans are primarily for seniors whose desire is to stay in their home as they age but have waited too long to purchase traditional long-term care/home care insurance and no longer qualify because of health underwriting or financial limitations. True Freedom Premier Plans give individuals an opportunity to purchase a specific plan that will “bank” access to between 1,500 & 10,000 home care service hours to utilize in the event of future illnesses, injury or challenges during the aging process when assistance becomes essential.

Membership

Are there age limits for individuals wanting to enroll into a True Freedom Premier Plan?

No.

After year one, does the client need to enroll again?

No. An individual just continues paying their membership fee.

What would happen if a member made an annual payment and they passed away?

In the event of death, the member’s estate will be refunded on a prorated basis providing the Agreement has not been utilized.

Can a member utilize the services if they are out of state?

Service is available in all 50 States.

Good Standing Period

Exactly how does the Good Standing Period work when a client enrolls into a True Freedom Premier Plan?

Full access to the home care service hours of a current True Freedom Premier Plan is that memberships must be past the one time 90-day Good Standing Period following the initial enrollment.

Benefits

How can the hours in a True Freedom Premier Plan be scheduled?

To schedule service, members simply call the toll-free customer service number found on their membership card, on their field issue contract or in the brochure left with them at time of enrollment. Membership cards are mailed out to clients once all enrollment paperwork has been received and processed.

Do service hours need to be used consecutively?

No. Hours can be alternated daily, weekly or monthly. The ANYTIME Hours (provided by a chosen friend or neighbor) can be scheduled any day of the week and during any/all hours including as overnight 24/7 live-in home care. The AGENCY Hours (provided by a home care agency in the members city) can be scheduled between Monday thru Friday, 9am to 5pm for up to 5 hours a day/5 days a week. (Both AGENCY Hours & ANYTIME Hours cannot be utilized on the same day.)

Give me an example of the companies in the True Freedom network of agencies that provide non-medical homecare? What are their names?

The top 10 largest home care corporate entities in the country representing thousands of locations are part of our network, in addition to hundreds of independent providers. They include Always Best Care, ResCare, Visiting Angels, Comfort Keepers, Griswold, Brightstar Care, Home Instead, Home Helpers, Bayada, Interim and many more.

Can members use True Freedom Plans if they are in assisted living?

Yes.

Friends & Neighbors

Can a family member take care of a member and be paid as part of the ANYTIME Hours Service of the True Freedom Plan?

No.

Do the ANYTIME Hours service providers sign a time sheet?

Yes. They complete a worksheet and forward it to the company.

How does a member select a friend or neighbor for the ANYTIME Hours of their True Freedom Premier Plan?

The member contacts American Senior Services administration department and works with our experienced care coordinators to develop a plan that best addresses their needs. Upon further discussion, the member identifies the friend or neighbor (not someone living in the same household) they would be most comfortable with to provide the ANYTIME Hours Service. American Senior Services would contact that individual, discuss the level of care to be provided, agree to an hourly rate, and schedule this person to deliver the services agreed upon. (This person could be a friend, a neighbor, someone from their place of worship, someone from the local senior center, etc., but cannot be a family member.) Anyone selected to provide ANYTIME Services must be approved by American Senior Services Inc.

Renewals and Rates

Can there be a rate increase?

Yes, but not based on individual usage. Our plans have been available since 2008 with no increase in membership fees. If a future rate increase was deemed necessary, our initial strategy would be to raise fees on new members only.

If a client purchases the plan and moves from one state to another, is the plan transferable?

Yes.

Can a third party purchase this plan for a family member?

Yes, but the prospective member would still need to meet the suitability standard for enrollment.

If a member goes up to 5 years and beyond without using the services, does the fee stay at the lowest price (40% discount in 4 years)?

The cost of maintaining the plan decreases 10% a year for the first 4 years when no homecare service is utilized. Plans will remain at a 40% discounted rate starting in year 5 and beyond up until the member chooses to access their initial home care hours. It's for this reason that members put off accessing their hours until assistance becomes essential.

Can an individual purchase more than one membership?

No.

Do couples need to purchase same plan to qualify for the couple's discounts?

No, they can purchase different level plans for the discount on each membership. They must share the same address and enroll at the same time using separate enrollment forms.

Can a member select the monthly draft date?

No. Enrollments written on the 29th thru the 14th are drafted on the 14th of the month. Enrollments made on the 15th thru the 28th are drafted on the 28th of each month.

Compensation

How is the compensation distributed when enrolling someone into a plan?

Compensation is paid "as earned" meaning, if you collect an annual membership payment, you will receive an annual compensation - same with semi-annual, quarterly and monthly enrollments. Compensation is paid out by either check or direct deposit 10 days after the initial membership paperwork/fee is received and processed.

In what situations can a representative be charged back on year one compensation?

As part of a Representative's partnership with American Senior Services Inc., please remember that all comp/renewal is suspended during any month(s) a member utilizes their homecare services. Reps collecting an annual enrollment will be charged back one twelfth of their first year comp for each month a member is receiving home care services.

Can Representatives split compensation?

No.

Selling True Freedom

Can representatives sell True Freedom Plans in other states?

Yes. Representatives can market the True Freedom Premier Plans in all 50 states. Members can be enrolled face to face, over the phone or by e-mail/postal service.

At time of enrollment, does payment need be collected/mailed in with the customer survey & application?

Yes. Either a check is mailed in with the enrollment paperwork or through the credit card payment.

Can we enroll individuals in this plan through the mail or online or do I have to witness their signatures?

You can market this plan over the phone, online with our e-enrollment form or get the necessary paperwork mailed back from clients without witnessing the initials and signatures on the customer survey & enrollment form.

Can we create our own ads for newspapers, magazines, etc.?

Yes, but all promotions must be approved by American Senior Services, Inc. before they can be used.

American Senior Services, Inc.

What is the history of American Senior Services Inc.?

ASSI has been successfully in business since February of 2008 and the principals have been involved in the senior arena since 1986. We have earned an A+ rating from the Better Business Bureau and have the highest endorsement from Dun & Bradstreet.

For more information, please contact:



Bill Morris
941-927-1050 Ph.
941-927-1070 Fx.



Bill@SarasotaFinancial.com
www.SarasotaFinancial.com

SCHEDULE YOUR OWN
LONG TERM CARE
MEETING

Bill@SFGFederal.com
www.SFGFederal.com



**Long Term Care
4 Veterans**
Our Team Serves You,
Because You Served U.S.

GOVERNMENT CONTRACTING
DUNS Number: 128940819
CAGE Number: 84R68
Sam.gov Record Search

