



Frequently Asked Questions

Q *What is Sun Health at Home?*

A Sun Health at Home is a nonprofit “continuing care at home” program offering highly personalized support and coordinated services to help seniors remain in their homes safely and confidently as they age.

Sun Health at Home offers predictability for future long-term care costs and can be used instead of, or as a complement to, long-term care insurance policies.

Q *Why choose Sun Health at Home?*

A Research shows that about 70 percent of people turning 65 years old will need some sort of long-term care. Sun Health at Home is an innovative program focused on health, wellbeing, and quality of life. The program offers you and your family peace of mind, knowing you will have access to high-quality health and non-medical services with a lifetime guarantee of care, all while protecting your hard-earned assets.

Q *How does Sun Health at Home work?*

A Adults age 55 and older who are healthy and living independently may apply for membership. There is a one-time membership investment and a monthly fee based on age and the plan option selected. Fees are discounted for two people in the same household.

Q *What are the benefits of Sun Health at Home?*

- A**
- » Lifetime guarantee of care
 - » Coordination of care that removes the burden from your spouse or family
 - » Fraction of the cost of “pay-as-you-go”
 - » Fees may be tax deductible as a prepaid medical expense
 - » Protection of your hard-earned assets
 - » Information and advocacy for a wide range of health care and non-medical needs
 - » Assistance in navigating the complex health care system

Q *How is Sun Health at Home different from long-term care insurance?*

A The Sun Health at Home program is more comprehensive and cost-effective than most long-term care insurance plans and does not require members to meet stringent criteria to receive care. The program focuses not only on providing and coordinating long-term care services for members, but also in preserving assets as the cost of care rises in the future. Sun Health at Home’s personal wellness coordinators strive to develop close relationships with members starting on the day they join the program. They focus on offering personalized support and coordinated services to help seniors remain in their homes safely and confidently as they age.

Q *What are some of the benefits Sun Health at Home offers over other alternatives?*

A Each member is connected with a wellness coordinator, a professional who will coordinate all aspects of care and non-medical services.

Members receive wellness services and annual assessments to help keep them healthy and independent for as long as possible. When care is needed, it is provided without a waiting period or a physician order. Sun Health at Home also provides services that are not generally covered by long-term care insurance such as in-home technologies, transportation coordination, meals, and in-home caregivers. Members and their families work collaboratively with their wellness coordinator to develop and implement an effective plan of care.

Q *Why would I join Sun Health at Home instead of just paying for care when I need it?*

A Health care costs can quickly add up and many of these costs are not covered by health insurance or long-term care insurance, thus causing financial hardships for many families. Sun Health at Home allows an individual to pay for a lifetime of care now, in today’s dollars, while enjoying the tax-deductibility of these pre-paid medical expenses. Creating a plan today when members are healthy and independent enables them to enjoy life without worrying about long-term care, burdening others, or making difficult decisions in a moment of crisis.

Sun Health at Home provides financial protection from long-term care costs, which can multiply in a “pay-as-you-go” situation. Current long-term care costs in the Phoenix area are as follows:

- » Assisted living costs are currently \$163 per day or \$59,495 per year
- » Skilled nursing costs are currently \$210 per day or \$76,650 per year
- » Private duty, in-home assistance by a caregiver typically costs \$20-24 per hour with a four-hour minimum.

	4 hours per day	8 hours per day	24 hours per day
30 days	\$2,400	\$4,800	\$14,400
6 months	\$14,400	\$28,800	\$86,400
1 year	\$29,200	\$58,400	\$175,200