

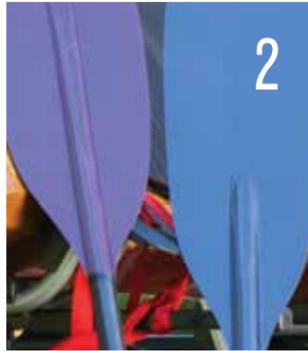


Stay where your heart is.



Contents

- Maintain your active lifestyle.....2
- Healthy mind, body and spirit.....5
- Member Benefits6
- Application Process7
- Continuing Care Services.....10
- Our Membership Options13
- FAQs.....14



Our Origin.

At Home By Hunt was established by Silverstone Living, the not-for-profit parent organization which operates Hunt Community and The Huntington at Nashua. The At Home By Hunt program, approved in 2011 by the New Hampshire Insurance Department, is a natural progression of Silverstone Living's

mission to provide adults aged 62 and better with security, peace of mind and the freedom to be themselves in an independent, active environment. That mission now includes providing an affordable life care program for people who wish to remain in the homes they love as they age.

WELCOME TO

At Home By Hunt

At Home By Hunt is a revolutionary Continuing Care At Home program for New Hampshire residents aged 62 and better who want to remain in their own homes for the rest of their lives.

At Home By Hunt provides a wellness-driven, long-term care program for active adults who wish to establish a plan for their later years, with access to a total continuum of care that keeps them right in the home they love.



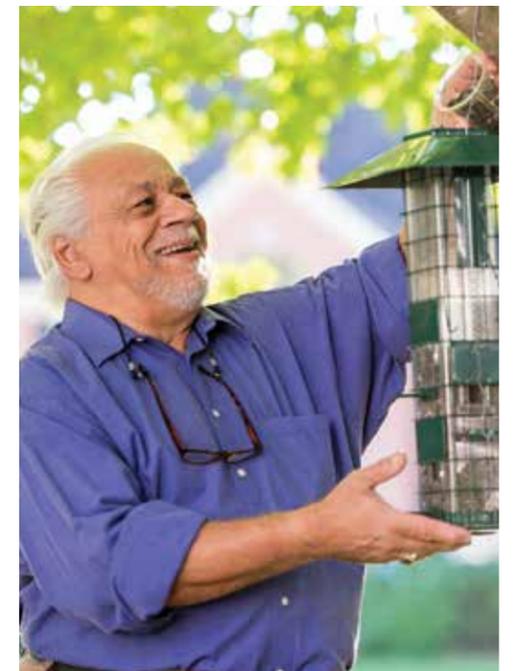


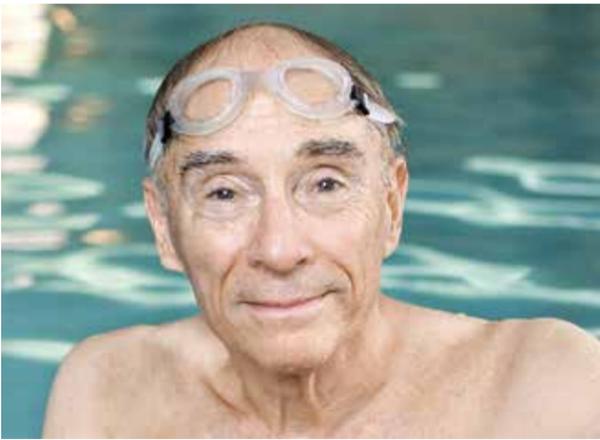
Maintain your active lifestyle.

We are committed to providing our members with the tools and the resources to maintain their independence with the assurance that they can do so in the home they know and love. The peace of mind we provide is the greatest value we could ever offer.

At Home By Hunt members have access to a wide variety of social and wellness programs, including Hunt Community and The Huntington at Nashua's trips, two fitness centers, a swimming pool and a Jacuzzi.

In addition, we offer many educational programs throughout the state for our members living outside the Greater Nashua community.





Healthy mind, body and spirit.

Part of helping you to age in place is helping you to understand the benefits of good health and wellness. We do that by providing the resources needed to eat right, stay active and find a routine that works for you.

This will vary from person to person and we understand that.

That's why we offer a variety of social programs including exercise classes, arts and crafts classes, wellness seminars, speakers, day excursions and more.

We want you to be healthy in mind, body and spirit! Some programs are free for members of At Home By Hunt and others may have a small fee for participation.



Member Benefits

As an At Home By Hunt member, you'll be assigned a personal care coordinator who is only a phone call, text or email away. They will become familiar with your history and needs, and be ready to customize a plan when/if your situation changes. That includes bringing assisted living or nursing care right into your home. Discover the many member benefits At Home By Hunt offers, and decide if our revolutionary program is right for you.

Automatic Inflation Protection

At Home By Hunt membership plan options have built-in comprehensive inflation protection against the rising cost of long-term care.

REFERRAL PROVIDERS



HANDYMEN

LEGAL ADVICE

HOME MODIFICATIONS, INCLUDING
BATHROOM CONVERSION

MEDICAL EQUIPMENT

HOUSEKEEPING

TRANSPORTATION

FINANCIAL PLANNING

There When You Need Us

Unlike long-term care insurance, there is no elimination or waiting period. Whether it is for a minor setback or a more complicated illness, all services can begin as soon as you need them. They can be provided temporarily or, should your situation change, permanently.

Support and Experience

Our members are secure in knowing that access to a network of professional experience and services can be as simple as calling, texting or emailing their personal care coordinator. All of our health service providers go through a credentialing process to ensure our members receive the highest quality of care whenever they need it.

Referral Services

Our referral services are complimentary and assist our members in staying in their homes by taking away some of the worry in finding non-medical help.

Should you require assistance, your personal care coordinator can provide the names of providers on the referral list. You or your designated representative can contact providers directly to obtain estimates and schedule services and payments.

Application Process

We will work closely with you as you explore the At Home By Hunt program. Highlighted below is a brief outline of our step-by-step application process.

Personal Appointment

We want to be sure At Home By Hunt is right for you, so before you apply for membership, you will meet with a member of our team to review plan pricing and answer any questions you have.

Membership Eligibility

When you decide to apply for membership, you will complete a three-part application. This process takes about 30 days and includes a medical review, financial review and a home assessment. Members must be at least 62 years of age when they join

At Home By Hunt, but there is no maximum age. Members must be healthy and living independently.

Application Fee

Applicants are required to pay a minimal non-refundable application fee, which covers the administrative process of your application. Please inquire about application fees with our team and we will be happy to provide you with the most up-to-date pricing. No membership or monthly maintenance fees are required until you are determined to be eligible and sign a member contract.

Approval Period

Prospective members have a 30-day period to execute their contract once they receive official approval.



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**Becoming members of
At Home By Hunt
was absolutely the right
choice. It's the best
legacy we could give
our family.**

JACK AND JOAN
MEMBERS SINCE 2012



Continuing Care Services

When you enroll, a personal care coordinator will visit you in your home to begin getting to know you—and your surroundings—long before you ever need care. This person will coordinate any eligible services you may need in the future.



Transportation

At Home By Hunt will provide transportation to medically necessary outpatient surgeries or short procedures if a member is unable to drive, and is included in the fees. Transportation for non-medical appointments is not included.

Emergency Response System

At Home By Hunt will provide an emergency response system with 24-hour coverage when needed.

Referral Service

You can obtain a non-medical related referral from At Home By Hunt for various types of services, including legal, financial planning, home maintenance, rental of medical equipment, etc. You will be responsible for paying for these services.

Social and Wellness Programs

These services include exercise classes, arts and crafts classes, wellness seminars, speakers, day excursions and more. Some programs are free for members of At Home By Hunt and others may have a small fee for participation.

Services Provided When Needed

At Home By Hunt provides the following services when you start to demonstrate a deficiency in one or more of the following Activities of Daily Living (ADL's):

- Eating
- Dressing
- Grooming
- Transferring
- Mobility
- Toileting
- Bathing
- Medication Management

Certified Home Health Aide

If you need assistance with personal care such as bathing or dressing, a licensed



home health aide will be provided for you in your home. A registered nurse supervises this aide.

Companion/Homemaker Services

A companion/homemaker will be provided when you need assistance in your home in such areas as: supervision of activities of daily living (see list on opposite page) and/or medication reminders. This caregiver can also do cooking, dishwashing, laundry, light housekeeping and errands, as well as keeping you company with conversation and social activity.

Assisted Living and Nursing Home Care

If staying at home ever becomes unsafe, facility-based assisted living and nursing care is also included in our program. Assisted living is utilized when someone needs a lot of assistance with daily living but doesn't need the medical care that a nursing home provides. Our participating nursing homes provide 24-hour nursing and medical supervision.



Our Membership Options.

Joining members pay a one-time membership fee, which is based upon your age at time of enrollment, and an affordable monthly maintenance fee. Members may choose from two plan options to meet their financial objectives.

For instance, All-Inclusive members receive 100% coverage for all At Home By Hunt services including care coordination, home care, assisted living and nursing home care.

For those members who are comfortable sharing in future expenses and wish to reduce the up-front membership fee and the monthly maintenance fee, we offer the Shared Plan.

Lifetime Coverage

All plans provide lifetime coverage, and if you have the All-Inclusive Plan, you never have to worry about out-of-pocket co-payments (except for the cost of meals in assisted living and nursing home settings) or elimination periods that may become more expensive as the cost of care increases.

Discounts for Two

Individuals who occupy the same residence are both eligible for discounts when they enroll for membership at the same time.

Tax Deductions

Membership fees and monthly maintenance fees may be tax deductible as a prepaid medical expense. We recommend you consult your tax advisor if you have any questions.

Consultative Care

A special fee-for-service arrangement is available when couples have applied for membership and one is found to be medically ineligible. Please contact our team to learn more about this option.



FAQs

These are some of the most common questions interested participants have about At Home By Hunt. If you do not find the answer you are looking for, please let us know by calling 603.821.1200 or emailing us at info@AtHomeByHunt.org.

Q: Is this like insurance?

A: In general terms the concept of protecting your assets can be considered insurance, however we are not an insurance company. We are a not-for-profit organization regulated by the NH Insurance Department as a Continuing Care at Home Program (CCAH). Our program is more comprehensive than insurance and focuses not only on preserving assets but also providing and managing services for our members. We strive to develop close relationships between our members and their care coordinators. This is one of the many reasons At Home By Hunt is very unique compared to long-term care insurance. We concentrate on quality of care, quality of life and giving our members peace of mind.

Q: Why should I pay for services that I will not receive for years or maybe never?

A: When you consider any type of financial protection in your lifetime, such as life, homeowners, automobile or disability insurance, the focus is on preserving your assets from being depleted due to some unforeseen event. Nobody ever wants to be in a situation where they need to utilize the insurance they carry, however, most of us understand the importance of having the proper financial protection for our families and ourselves. The reality is many of us will need some form of long-term care as we age. At the same time, the cost of these services will continue to increase. The choice you have today is to put a plan in place for the future and give your family and yourself more security and peace of mind, or not invest in long-term care now and be vulnerable to having your assets completely depleted which can possibly limit your access to future care.

Q: Is there any refund of the Initial Membership Fee or its monthly fees to me or my estate?

A: No refunds occur upon death, however, if you move from our service area and/or voluntarily terminate your membership during the first 50 months, there may be a partial refund due to you.

Q: Do I have to pay extra if I move into an Assisted Living or Nursing Home?

A: This depends upon the plan that you choose. If you choose the All-Inclusive Plan, the only additional fee is the cost of meals if you move into Hunt Community, The Huntington at Nashua or another plan-participating facility. If you choose the Shared Plan, you pay a 50% co-pay for assisted living or nursing home care at any participating facility, plus the cost of meals.

Q: Are there any hidden fees?

A: No, there are no hidden fees. The agreement lists any other additional fees that may arise while you are in our care. For instance, you would pay for your own medications while living in one of the plan-participating facilities.

Q: Why would I need the At Home By Hunt program if I have Long-Term Care Insurance?

A: At Home By Hunt is very different from long-term care insurance. It is much more comprehensive and personal. You have access to a care coordinator the day you become a member. Insurance is mainly used to offset a portion of your financial exposure if you need future care; it is not responsible for managing and/or providing services. We not only cover the cost of care up to the daily limitation, but we manage and coordinate services for each of our members. In addition, the requirements to be eligible for long-term care benefits can be complicated and restrictive. Generally, with long-term care insurance you need to be experiencing several deficiencies with your activities of daily living before you are eligible for any reimbursement. Our program allows you to access services as soon as you have difficulty with one activity of daily living, so care can begin much sooner.

Q: Won't Medicare, Medicaid and/or my supplemental insurance pay for these services when I need them?

A: A major misconception regarding long-term care is that traditional health insurance will cover those expenses. In reality, when an individual is in need of custodial long-term care, most of the costs are paid for privately, not covered by Medicare or supplemental insurance (Medicare and/or supplemental insurance may cover some of the initial costs when it is an extension of a hospital stay). Medicaid would only become available when a person has become financially eligible.

Q: What if I don't ever want to move into a facility?

A: One of the important reasons individuals become members of our program is their desire to remain in their homes for the rest of their lives. We work very hard to keep our members in their homes when the time does come for them to receive long-term care. It is also important to recognize the appropriate level of care for our members. There are circumstances when temporary or permanent assisted-living or nursing home care is the proper level of care, and we want our members to receive what is best. However, we understand a person's desire to remain in their home. Participating in our program will give someone a better opportunity to accomplish that goal than most options available today.

Q: Is the pricing for one person or two?

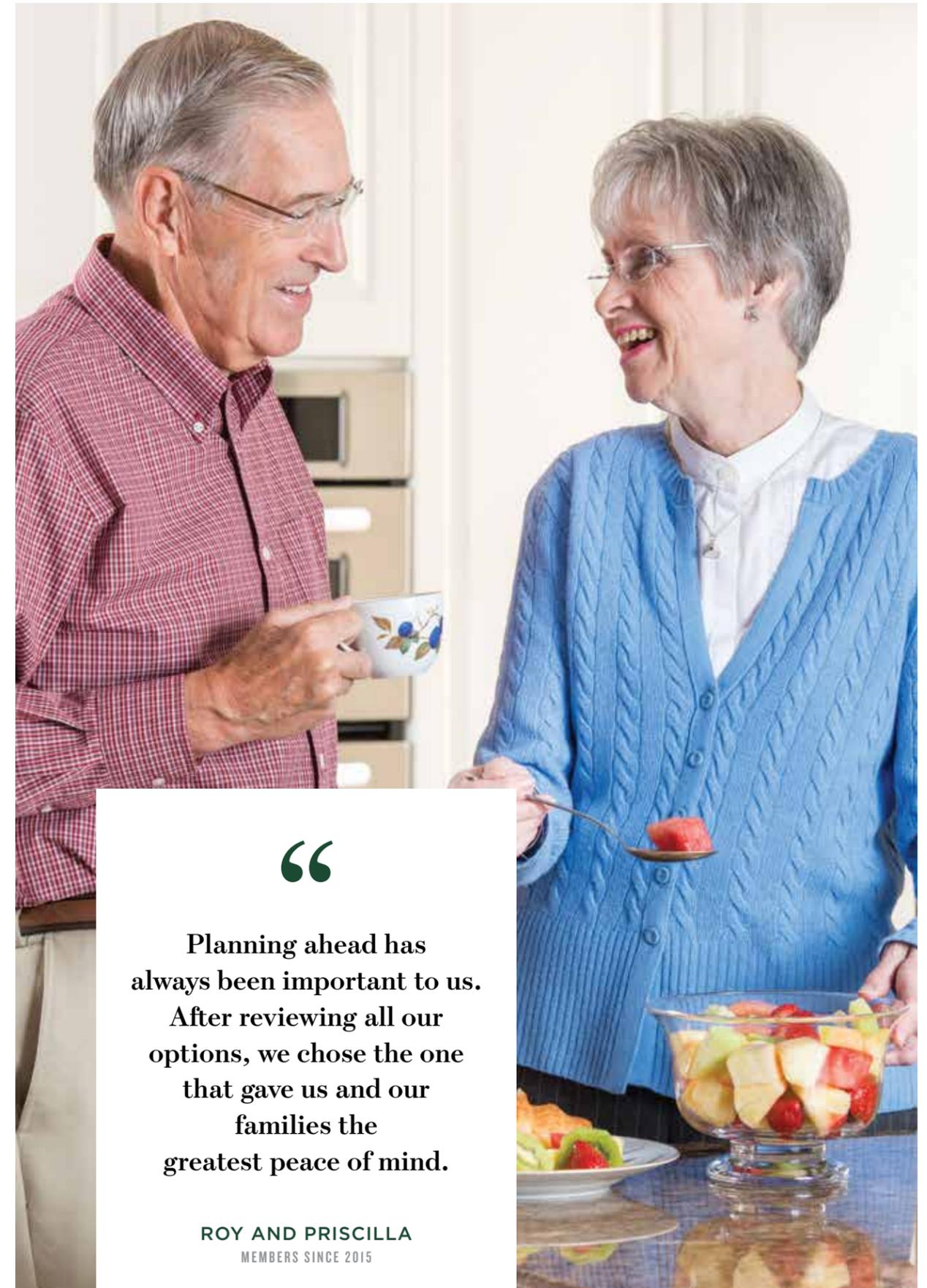
A: The pricing is for each person who joins At Home By Hunt. We do offer a discount on the membership and monthly fees for individuals who live in the same home and join the program together. Each member is entitled to his or her own separate care and service, which is why the pricing is per person even if they are joining as a couple.

Q: Do you pay the monthly fees before you need services?

A: Yes, you do. You begin paying your monthly fees the month that you become a member and you continue to make those monthly payments as long as you remain in our program. You are still required to pay an ongoing monthly fee whether you are receiving benefits or not. As a member of At Home By Hunt, you will be able to protect your assets from being depleted if you need future long-term care. At that time, your monthly fees will be much more manageable than if you had to pay for those services at full cost. Membership in At Home By Hunt can give you long-term financial protection.

Q: How do I know the program won't go bankrupt?

A: It is impossible to guarantee or predict what will happen in the future, but At Home By Hunt is part of Hunt Community, a subsidiary of Silverstone Living (our parent company). Hunt Community has been providing seniors with residential based care for over 115 years. At Home By Hunt is now part of a prestigious family of independent living choices that began with the opening of the Hunt Community in 1899 and remains committed to providing another quality option for active adults wanting to live their later years at home.



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Planning ahead has always been important to us. After reviewing all our options, we chose the one that gave us and our families the greatest peace of mind.

ROY AND PRISCILLA
MEMBERS SINCE 2015



INFORMATION CENTER

10 ALLDS STREET
NASHUA
NEW HAMPSHIRE
03060

603 821 1200

ATHOMEBYHUNT.ORG



DIRECTIONS

The At Home By Hunt Information Center is located on the Hunt Community campus, near downtown Nashua and convenient to all major routes.

From Route 3 North and South, take Exit 4 to East Dunstable Road (northbound, right off ramp, southbound, left off ramp). Follow East Dunstable Road to end, turn left at traffic light onto Main Street.

Turn right at first traffic light onto Allds Street. The Hunt Community campus is the first driveway on your left. Visitor parking is clearly marked for your convenience. Please enter through the Main Entrance Lobby and check in with our receptionist.

