AFRH Couples Information

Effective Dates January 1, 2020 through December 31, 2020

AFRH Eligibility Criteria - Veterans

Persons are eligible to become AFRH residents who served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer). The following categories will be considered. Veterans who:

- Are age 60 or older; and were discharged or released under honorable conditions with 20 or more years of active service.
- Are determined under rules prescribed by the Chief Operating Officer to have a service-connected disability incurred in the line of duty in the Armed Forces.
- Served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay; were released from service in the Armed Forces under honorable conditions; and are determined under rules prescribed by the Chief Operating Officer to be suffering from injuries, disease or disability.
- Those who served in a women's component of the Armed Forces before June 12, 1948 and are determined to be eligible for admission because of compelling personal circumstances will also be considered.

AFRH Eligibility Requirements – Married Couples

Married couples, who meet one of the following requirements below, are welcome to apply for residency at the Armed Forces Retirement Home:

- If both individuals are primarily enlisted veterans who meet the eligibility requirements to apply in their own right, or
- If the veteran sponsor had a minimum of 20 years of active service and was married to their dependent spouse prior to the sponsor's retirement from the Armed Forces.

Unfortunately dependent spouses who are now widowed are not eligible to apply for admission to AFRH on their own. The veteran sponsor must move into the home and if their spouse qualifies, they may also move into the home with the veteran sponsor.

Married applicants will be required to submit proof of eligibility including a marriage certificate and DD-214s. Veterans who are applying based on their own eligibility status who did not retire from active duty, will need to provide evidence of their service-connected disability or service in a war theater.

If you wish to have any compelling personal circumstances taken into account when applying for residency, please submit any requests for consideration in writing to the Chief Operating Officer care of the Public Affairs Office.



Independent Living, Advanced Care, and Transfers

All applicants must be cleared to live in Independent Living in order to be admitted. Specifically, applicants must be physically and mentally independent with the ability to take care of personal needs and light housekeeping, keep appointments, attend a central dining facility, and make reasonable decisions regarding healthcare, finances, and safety without assistance from others.

Advanced levels of care are available to residents after they move in to the Home whether or not they were in the military. Transfers are available between our two locations if there is availability at the other campus and the resident is medically cleared to transfer.

Residency Fees and Discounts

Dual-military couples, once approved, have the choice of living in two separate Independent Living apartments with each veteran paying fees based on 46.7% of individual gross income (maximum fee \$2,050 in 2020*) or they may choose to share an apartment with any applicable discount for double occupancy. The veteran who served the longest in the enlisted ranks is considered to be the primary applicant if both candidates are veterans. Please be aware that there are a limited number of couple's suites at each campus and a suite may not be available at the time of admission. AFRH is not obligated to make modifications to the facilities in order to accommodate double occupancy.

If the spouse only qualifies for residency because they were married to a qualified veteran at the time of retirement, the Independent Living monthly fee for the couple is 46.7% of the household income plus \$2,000 (dependent spouse fee). A dependent spouse must share an apartment with their veteran sponsor – double occupancy – while they both qualify for an independent level of care. Whether the couple is dual-military or a veteran plus a dependent, the monthly fee for a couple in Independent Living will be limited to a maximum of \$4,050 in 2020*. The couple will either pay the percentage calculation or the maximum couple fee, whichever is less!



Any available discount offers for couples will apply towards the dependent spouse fee and may not be combined with other discount offers. There are several valuable discounts being offered for prospective applicants who are able to make a commitment to move into AFRH in 2020. Please call about these exciting discounts before they go away or AFRH reaches capacity!

Note*: Maximum fees listed here are only for the Independent Living level of care and are valid until December 31, 2020. Fees will be limited to a maximum fee based on the cost of providing care to the resident. The fee at each level of care offered at AFRH is limited to the cost of providing the support and accommodations required to meet the resident's needs. Maximum fees may be subject to adjustment annually but the percentage will remain fixed until 2025. Individual fees will be computed annually and could be adjusted for inflation, income fluctuation, or other factors each January.

Fees for Couples in Advanced Care Levels

If one or both of you need a higher level of care, then fees will be calculated based on your gross household income. For Independent Living Plus it will be 50% plus the spouse fee, and for Assisted Living, Long Term Care and Memory Support, the fees will be 70% plus the spouse fee. Should you need upper levels of care you will still enjoy a private room and bathroom, as well as all activities and amenities offered on campus. If one spouse needs to be moved into an upper level care room, the other spouse will be relocated from a couples' suite into a single apartment. Suites are reserved for double occupancy.

<u>Membership Benefits</u>

Members of AFRH have the benefit of three meals a day, onsite medical facilities, rehabilitation and recreation services, organized trips, transportation to medical appointments, entertainment and activities to keep everyone engaged, as well as many other privileges for the veterans who served our country and their spouses who supported them as they did so. All of these services are included with your monthly residence fees. You will experience the freedom from all the maintenance, expenses, and worries of life on the outside while enjoying all the benefits and comradery of the military community to which you belong. You will be secure in knowing that you will be able to age in place and remain comfortable regardless of the level of support you may eventually need.

Whether you are a former member of the Armed Forces yourself or you are a dependent spouse, you will receive all the services and benefits offered here once you become a member of AFRH. And should the dependent spouse survive the veteran sponsor, they will remain a full resident of AFRH, with access to medical services, upper levels of care, amenities, facilities, and even the ability to transfer between locations should they wish. Fees will be recalculated as a percentage of their individual income (subject to a minimum amount for non-military residents).

AFRH will help protect your legacy and prevent burdening your family with cost-of-care concerns. AFRH does not require long-term leases or purchase contracts. Our fees are based on your income, not your assets. Residents will not be discharged for an inability to pay.



Application Process

If applying as a couple, each individual will need to submit their own application, medical examination, and functional assessment. The Pre-Admissions Checklist, available online or inside your mailer, will provide a comprehensive list of forms, documentation, and other requirements that will need to be sent into the Public Affairs Office when submitting an application.

A member of the admissions staff will contact you if any additional information is required in order to make a determination regarding your application. Should you have any questions about the application process, the staff in the Public Affairs Office will be able to help.

We recognize that moving to the Home as a couple will be based on multiple factors, and our staff is here to assist in answering your questions. Should you and your spouse be interested in submitting an application or would like to schedule a tour, please contact the Public Affairs Office at **800-422-9988 x 1**.