

AFRH Services

Philosophy of Care

Person-centered Care

The AFRH staff will focus on your individual needs, develop proactive plans of care, and deliver meaningful services to help you thrive. In fact, you will be an active participant in guiding your life and happiness. Also, each staff and family member will work very hard to identify and understand your personal needs, listen carefully to your wishes, and offer smart solutions for consideration.

Five Levels of Care

The Home is fully accredited as a continuing care retirement community (CCRC) through two international and national organizations, the Commission on Accreditation of Rehabilitation Facilities (CARF) and The Joint Commission (TJC).

Independent Living:

This is retirement living at its finest. AFRH Residents get to enjoy ample amenities and fun activities here on campus each day. Plus we have many hobby shops, special events, and fitness options. Or, you're at liberty to roam on- and off-campus, and even travel out of town, anytime you like.

Independent Living Plus:

Maintain your freedom while getting extra assistance with daily living. Here, our dynamic services revolve around you and your needs. Healthcare, therapy, and special services all come right to you in your room. Best of all you still get to socialize with friends—all in the safety and comforts of home.

Assisted Living:

Here, Residents maintain as much independence as possible while receiving support care for certain daily functions and tasks. This support may include assistance with bathing, dressing, eating, or exercising. You may receive this assistance in tandem with physical or occupational therapy.

Memory Support:

This is advanced specialty care for Residents who contract memory problems, dementia, or even Alzheimer's disease. Our team is supportive and skilled. Special attention is given to helping Residents retain cognitive skills and assisting them with daily activities and functions, as needed.

Long Term Care:

This is a much higher level of care for AFRH Residents who become disabled, injured, or infirm. This care entails full assistance with daily activities and carefully monitored nursing. Each AFRH Resident is eligible for Long Term Care regardless of financial ability.



Wellness Programs

We have many programs to maintain your vitality. Wellness is a strong balance of health for the mind, body, and spirit. The AFRH staff will help you achieve total wellness in every aspect of your retirement. You will have access to many healthy choices and personalized support. Plus, we offer you a range of opportunities in fitness, recreation, arts and crafts, outdoor activities, learning, nutrition, camaraderie, and adventure.

Wellness Center:

Our 24-hour Clinic is the heart of the home. You can rest assured that quality healthcare is minutes away from where you live, work, play, socialize and volunteer. See a nurse or doctor if you have concerns. Easily fill a prescription. Get your blood pressure checked. Or ask about preventive care. And if you have a specialized need, we will take you to a world-class hospital nearby.

Specialized Care:

AFRH offers many other healthcare support services including dental, podiatry, and vision care in our own medical center. The drug dispensary will provide prescriptions without the need to leave our campus. Our counselors, chaplains, social workers, and psychiatric care are there to provide emotional and social support for our residents as they face life's challenges. Rehab is vital for treating an injury and for promoting strength and flexibility. Our goal in Physical and Occupational Therapy is for residents to maintain a high level of physical health and to enjoy life.

Balanced Nutrition:

Your dining options are as vast as the services and activities. Here you'll enjoy three home-style meals a day. Our tasty menus are prepared by licensed nutritionists. Plus, we offer nutrition counseling and have a station with special food for diabetics. You can even have a favorite dish made-to-order at the grille. Don't miss our prime rib nights, birthday parties, and BBQ cookouts, too!

AFRH Lifestyle



Recreation Services

Recreation is an essential part of a healthy and happy life. So our staff offers a variety of daily activities and special events. Choose from hobby shops, bowling tournaments, and golfing to entertainment, daytrips, and dances. No matter what your interest, there's something fun on the calendar each day. Our clubs and organizations provide endless opportunities to stay active as a citizen and in the greater community. And if you have a special interest we'll help you organize it.

Amenities

AFRH offers numerous amenities and special events to keep our residents actively involved. All included with your affordable residence fees! With two locations – on a scenic, historic campus in the heart of Washington, DC or on the tranquil beach in Gulfport, Mississippi. Find your favorite activity, or simply relax at either of our beautiful campuses.



In Washington, DC you can enjoy the indoor pool, artists' colony, ceramics studio, woodworking center, game room, theater, fitness center, 24 hour library, computer lab, chapels, or even our very own saloon. Not to mention the

outdoor adventure! Our campus boasts a beautifully landscaped 9-hole golf course, driving range, and stocked fishing ponds. Or residents may simply enjoy a quiet stroll through our wooded grounds and watch our herd of deer grazing in the grass! If you get tired of life on campus, don't miss our many excursions into the city. Go to a show at the Kennedy Center or visit one of the Smithsonian Museums! Catch a train to New York City, zip over to the nearby beach or the mountains, or even jump on a plane to Europe! Attend military parades, political rallies, and many, many other marvelous adventures in our Nation's capitol.



In Gulfport Mississippi, your adventure begins when you wake up to the beautiful view from your very own balcony overlooking the sunrise over the Gulf of Mexico. After that you need to decide whether you are in the mood to go to the pool, take a bike ride through the grounds, stroll along the beach collecting sea shells or join in with the crowd on a trip to the casino, or just simply head over to the mall to grab a few essentials. You can play a game of cards with friends, work a puzzle, or create a masterpiece. Whatever your heart desires. Life here is like a permanent cruise, no worries and a warm climate for the ultimate retirement dream!

The AFRH has so much to offer America's veterans and retired military. Ultimately, at the AFRH, you will discover your future self. Maybe you will become a painter, a writer, a woodworker, a gardener, a bowler, a quilter, a golfer, a swimmer, a dancer, a biker, or a volunteer. Here at the AFRH, the opportunities to get involved in activities are limitless. And the possibilities for a rich and rewarding retirement are endless.

Learn More!

Please visit us on the web, or see what all is going on at --
www.AFRH.gov [www.facebook.com\AFRH.gov](https://www.facebook.com/AFRH.gov)

Schedule a tour today! Come see what your life could be!

1-800-422-9988 x 1

AFRH Procedures

Application Process

To apply for residency, you'll need to submit several application forms and supporting documentation to show eligibility such as Military Records and Proof of Insurance.

- The Application Form
- The Medical Release Form
- The Medical Examination Form

These forms are available online to download or you may request the application forms be sent in the mail at www.AFRH.gov or call (800) 422-9988 option 1 to speak with the staff in the Public Affairs Office.

Healthcare Insurance

Residents are required to maintain healthcare insurance that covers hospital stays, outpatient services, durable equipment, medically necessary products and ambulance transportation. Pharmacy benefits are required for advanced levels of care and recommended for all residents.

If you are eligible for Medicare or over age 65:

- Proof of Medicare A & B coverage (mandatory)
- Proof of supplemental health insurance

For those who retired from the Armed Forces:

- ◆ Over 65, secondary coverage is TRICARE for Life®
- ◆ Under 65, must obtain TRICARE Prime® (available at no charge for Military Retirees with Medicare)

For those with less than 20 years of military service or are not Military Retirees (3 options):

- ◆ Medicare Advantage Plan with drug coverage
- ◆ Medicare Supplement Plan plus Medicare Part D
- ◆ Another qualifying healthcare insurance such as Private Medical Insurance or Medicaid

If you are not eligible for Medicare at this time:

- Military Retirees: must obtain TRICARE Prime® or TRICARE Retired Reserve® (premium based)
- Veterans with service connected disabilities who have 100% VA Benefits, are limited to using VA or DoD facilities unless there is other health insurance in place
- All other veterans are required to either have private medical insurance or be enrolled in Medicaid

Submit copies of insurance ID cards. Proof of payment for premiums will be required (i.e. bank statements, deductions from employee paystubs, or account statements).

Send all correspondence to:

Armed Forces Retirement Home
3700 N. Capitol Street NW
Washington, DC 20011
Attn: Public Affairs Office Box #584
PH: (800) 422-9988 option 1
FX: (202) 541-7519
EM: public.affairs@afrh.gov



Fee Assessment and Financials

If the application is reviewed and cleared by the preadmissions office and medical review board, the financial documents submitted with your Application Form (see AFRH Application Checklist) will be forwarded to the Campus Business Center for the income verification process and final determination. At this time the applicant will need to submit any additional financial documentation as requested to complete the application process so that the residency fee may be determined.

Total income for computing monthly fee:

Fees are calculated based on the gross income including taxable & non-taxable income from all sources such as:

- ◆ Defense Finance and Accounting Service (DFAS)
- ◆ Department of Veterans Affairs
- ◆ Social Security Administration Benefits
- ◆ Survivor Benefit Payments
- ◆ Annuities or IRA distributions and interest
- ◆ Any pension or retirement income
- ◆ Any earned income, profit, or investment income
- ◆ Any other taxable and/or non-taxable income

Deductions allowed for computing monthly fees:

- ◆ Allowable insurance premiums paid (i.e. Medicare Part B & D, Medicare Advantage/Supplements (for those with 100% VA Benefits), dental insurance, or premium based TRICARE (Prime, Select, Retired Reserves)
- ◆ Court ordered spousal or dependent support payment

Financial documentation to include but not limited to:

- ◆ Income tax forms from Internal Revenue Service (IRS)
- ◆ Banking and other financial account statements
- ◆ Pension, Annuity and Retirement account statements
- ◆ Benefit Award Letters (from VA, Social Security, etc.)
- ◆ Court Orders and other legal obligations
- ◆ Power of Attorney / Conservatorship documentation
- ◆ Health insurance payment documentation
- ◆ Other financial documents as required

AFRH Policies

Qualify for Independent Living

All applicants for residency must be physically and mentally able to live independently upon entry into the Armed Forces Retirement Home.

- ◆ The ability to be cared for by the existing facilities and services of the Retirement Home
- ◆ The ability to complete activities of daily living such as grooming and personal care, attending meals in a central dining hall, and keeping all medical appointments
- ◆ An ability to act in an emergency including independent mobility, communication, and navigation skills
- ◆ The ability to care for one's own room including light housekeeping such as making the bed, basic cleaning tasks, and taking care of personal laundry
- ◆ Full mental competency: must have the ability to make competent, rational decisions
- ◆ Freedom from alcohol use disorder, addictions, and psychological/mental health disorders (see below)

Mental Health Conditions & Substance Use Disorders

Individuals with mental health conditions are ineligible except upon a judgement and satisfactory determination by the Chief Operating Officer that the individual is safely able to live in the community independently and that any conditions may be accommodated by available services of AFRH (our staff and facility are not equipped for continual observation, evaluation, or treatment of such conditions).

In order to make this judgement, applicants who have had addictions, cognitive impairment, or psychological conditions will submit a mental health evaluation completed by a licensed psychiatrist to the medical review board. Persons with a history of alcohol or substance use disorders are required to show sustained and continued abstinence and have at least one continuous year of sobriety prior to admission. Furthermore, accepted applicants must abide by any conditions of residency as may be required by AFRH for continued membership in the Retirement Home.

AFRH Resident Fees

Fees based on a percentage of total gross income

Independent Living:	46.7%
Independent Living Plus:	50 %
Advanced Level Care*:	70 %

*Higher levels of care including Assisted Living, Long Term Care, and Memory Support are only available to current residents of the Home. All applicants must be qualified for an independent level of care in order to be admitted to AFRH.



AFRH Eligibility

Eligibility for members of the Armed Forces:

Persons, male or female, who served as members of the Armed Forces, at least one-half of whose service was not commissioned service (other than as a warrant officer or limited-duty officer) and who:

- ◆ have a minimum of 20 years of active-duty service; or
- ◆ served in the Armed Forces (including both regular and reserve components) and are eligible for retired pay.
- ◆ have a service-connected disability rating from the Dept. of Veterans Affairs; or
- ◆ served in a war theater or were eligible for hostile fire pay and suffer from an injury, disease, or disability; or
- ◆ served in a women's component of the Armed Forces prior to June 1948; or

Eligibility for Married Couples:

Married couples are eligible to apply for residency if:

- ◆ both individuals are veterans who are qualified for residency in their own right; or
- ◆ the veteran sponsor retired from the Armed Forces and married their dependent spouse prior to retirement.

Individuals who were discharged or released from the Armed Forces in other than honorable conditions, or who were convicted of a felony are **INELIGIBLE** to become residents of the Armed Forces Retirement Home.

Note: Fees will be limited to a maximum fee based on the cost of providing care to the resident. The resident will pay the lesser of the percentage calculation of their gross income or the maximum fee. Maximum fees may be subject to annual adjustment but the percentage calculation will remain fixed. Individual fees will be computed annually and may be adjusted for inflation, income fluctuation, and/or other factors each January. Fees for spouses are separate from the veteran's fee. If applying as a qualified married couple, please call for information about fees.

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ELIGIBILITY FOR QUALIFIED MEMBERS OF THE ARMED FORCES

Persons, MALE or FEMALE, who served as members of the Armed Forces, at least one-half of whose service was not commissioned service (other than as a warrant officer or limited-duty officer), are eligible to become residents of the home if qualified under at least one of the following circumstances:

- Category 1:** Persons who were honorably discharged or released after 20 or more years of active service in a regular component of the Armed Forces.
- Category 2:** Persons who are determined under rules prescribed by the Chief Operating Officer to be suffering from a service-connected disability incurred in the line of duty.
- Category 3:** Persons who served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay under section 310 or 351 of title 37, United States Code, and who are determined under rules prescribed by the Chief Operating Officer to be suffering from injuries, disease, or disability.
- Category 4:** Persons who served in a women's component of the Armed Forces before June 12, 1948 and are determined under rules prescribed by the Chief Operating Officer to be eligible for admission because of compelling personal circumstances.
- Category 5:** Persons who served in the Armed Forces (Regular, Reserve, or National Guard) who are eligible for retired pay and benefits according to Ch.1223 of Title 10, USC including those individuals with over 20 years of creditable service in the Armed Forces who have reached retirement age and those who qualified for an early retirement (such as TERA, Disability Retirement, or RIF).

To be eligible, all applicants MUST have no felony convictions, be honorably discharged from military service, and be physically and mentally qualified for an independent level of care upon admission to AFRH.

ELIGIBILITY FOR QUALIFIED SPOUSES OF RETIRED VETERANS

SPOUSES: An individual, whether or not he/she served in the Armed Forces, who is married to a veteran accepted as a resident of AFRH may be admitted if the spouse was a covered beneficiary at the time of the veteran's retirement, within the meaning of section 1072(5) of title 10, United States Code.

- Must submit proof of eligibility by providing a copy of the marriage certificate showing that the couple married before the veteran became eligible for retired pay and that the dependent spouse is a covered beneficiary registered with DEERS (Defense Enrollment Eligibility Reporting System).
- Must be able to live independently and meet the requirements for living in the retirement community.
- If approved as a Dependent Spouse, both individuals will share an apartment in Independent Living when coming into AFRH.

Spouses of veterans who did not retire from the military (CAT 2, CAT 3, CAT 4) must meet military qualifications in their own right to apply. Beneficiary Spouses of deceased veterans must meet military eligibility to apply.

FEE STRUCTURE

AFRH offers 5 levels of care for eligible individuals who served as members of the Armed Forces and beneficiaries. Members will pay residential fees based on a percentage of the applicant's gross income and the level of care they are receiving. All applicants of the home must be able to live independently when they move to the home in order to be accepted for residency. In 2022, candidates admitted in Independent Living pay 46.7% of their gross income, but would not have to pay more than \$2107 per month for the amenities and services included at AFRH. Beneficiary spouse fees are subject to a minimum monthly charge of \$500/m in independent levels or \$2000/m in advanced care levels. There is a discount available if a couple consists of two eligible veterans who choose to live in the same unit rather than occupy two apartments.

<u>Level of Care</u>	<u>2022 Rates</u>
➤ Independent Living:	46.7%
➤ Independent Living Plus:	50.0%
➤ Assisted Living:	63.0%
➤ Long Term Care:	70.0%
➤ Memory Support:	70.0%

Fees are based on the applicant's gross income and are capped at a maximum amount for each level of care. Monthly fees for an eligible beneficiary spouse are subject to a minimum monthly charge.

Please call for details regarding Maximum Monthly Rates, Spouse Fees, and Available Discounts in 2022



Thank you for applying to the Armed Forces Retirement Home. Please answer ALL questions in the application packet. Please feel free to contact the AFRH at 1-800-422-9988 option 1 with questions. Failure to complete ALL forms correctly will delay your application for residency at the Armed Forces Retirement Home. If you do not have proof of service (DD-214), please contact:

Write to:

National Personnel Records Center
1 Archives Drive
St. Louis, MO 63138

Order a copy of your military records online at:

www.vetrecons.archives.gov

www.va.gov/records/get-military-service-records

Telephone: 314-801-0800

Toll Free: 866-272-6272

Note: Peak calling times are weekdays between 10:00 am CST and 3:00 pm CST. Staff is available to take your call from 7:00 am until 5:00 pm CST.

If you are 65 or over and do NOT have Medicare Part A and Part B and supplemental insurance (TRICARE or Medicare Supplemental Insurance), please visit:

www.medicare.gov

www.TRICARE4u.com

Published: April 20, 2022

AFRH *Couples Information*

Effective Dates January 1, 2022 through December 31, 2022

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:

- ◆ Were honorably discharged after 20 or more years of active service in a regular component of the Armed Forces.
- ◆ Are determined under rules prescribed by the Chief Operating Officer to be eligible due to 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 met eligibility for hostile fire special pay who are determined to be suffering from injuries, disease or disability.
- ◆ Served in a women's component of the Armed Forces before June 12, 1948 and are determined to be eligible for admission due to compelling personal circumstances.
- ◆ Served in the Armed Forces including the regular military, reserve forces, or National Guard who have been notified of eligibility for retired pay and DoD Healthcare Benefits.

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 served in the military as enlisted or non-commissioned personnel and meet the requirements to apply for residency in their own right, or
- ◆ If the veteran sponsor retired from the Armed Forces, was married to their spouse before becoming eligible for retired pay, and registered their spouse as a beneficiary in DEERS.

The surviving spouse of a deceased veteran is not eligible to apply to AFRH by themselves. Spouses must move in with the eligible Retired Veteran or be eligible for residency in their own right. After a couple moves into the home, if one of them passes away the surviving spouse may remain a resident of the Home regardless of his/her personal military background.

The non-military spouse of a veteran who did not retire from the Armed Forces is ineligible for residency because they would not be able to register with DEERS as a beneficiary.

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.



Living Room & Kitchenette in the couples' model suite in Washington, DC

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 \$2,107 in 2022) or they may choose to share an apartment with any applicable discount for double occupancy. The veteran who served the longest in the en-listed 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.

For married couples, each individual pays the percentage of their income for the level of care that they need (46.7% up to a maximum fee of \$2,107/m in independent living). If both spouses meet military requirements, there is a 15% discount for sharing an apartment. Beneficiary spouses [who do not meet military eligibility] may join a retiree if they were married to their sponsor when he/she retired from the military and are registered as a beneficiary spouse in DEERS. Non-military beneficiary spouses must share the apartment with their sponsor. The minimum monthly fee in Independent Living for a beneficiary spouse is \$500/m with a maximum charge of \$2,107/m (same as the veteran).

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Separate bedroom & bathroom with shower in the DC model couples' suite.

Note*: 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. Resident fees will be recomputed annually and could be adjusted for inflation, income fluctuation, or other factors each January.

Fees for Couples in Advanced Care Levels

If one spouse (either veteran or beneficiary) needs to be moved into an upper level of care, the fee will be recalculated based on the percentage of that individual's income which corresponds to the level of care the person requires (i.e., Assisted Living is 63%). Beneficiary spouses also pay based on the percentage charge for the level of care but must pay at least \$2,000/m yet no more than the maximum fee listed for veteran residents. Eligible veterans do not have a minimum fee requirement in any level of care. Suites are reserved for double occupancy at both campuses and when one occupant moves into another level of care, the other spouse may be asked to move to a single occupancy unit.

Membership Benefits

Members of AFRH have the benefit of three meals a day, on-site 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 at an affordable rate 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. The surviving spouse may remain a resident at the AFRH if the veteran passes away before their non-military spouse offering the peace of mind that your surviving spouse will not have to move again even if they do not meet the military requirements for residency on their own. Residents will not be discharged for an inability to pay.

Studio apartment in Gulfport, MS with a kitchenette, bathroom, and balcony.



Application Process

If applying as a couple, each individual will need to submit their own application and medical review forms. The AFRH Eligibility 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. Both persons must meet medical requirements, eligibility, and legal qualifications to be admitted to AFRH.

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.**