



# INTRODUCTION

Americare pre-paid contracts to consumers for a specified number of hours of nonmedical, in home personal care.

The company is located in Bloomsburg, Pennsylvania. It currently sells in Pennsylvania, Florida, New York, Ohio and South Carolina. It operates through agents who are independent contractors. The agents sell directly to consumers. In Pennsylvania, a large amount of sales are to American Legion members and their families, through an agreement that is discussed later.





# CONTRACT

- Cooking
- Dressing
- Eating
- Grooming
- Laundry
- Housekeeping
- Bathing
- Bathroom Assistance
- Help with Medication and Mobility
- Transportation (Where Available) Except PA





# CONTRACT

The contract stays in force as long as there are hours left on the contract. If the client uses all of their contract hours the contract comes to an end. If the client wants to purchase a new contract they must apply and qualify for the new contract the same way they did for the original contract. The cost of the contract is based on a dollar amount for each hour of contract care. If no hours of care are given during the contract year a renewal will be sent to the client with the same hours and 'generally' the same amount per hour.

If a customer uses the entire contract they will not be able to renew until 6 months from the exhaustion of hours and 6 months free of care.





# CONTRACT

10-YEAR LOYALTY CONTRACT is paid up AHCS contract after 10 consecutive years of being a client.

# Qualifications:

- 1. AHCS client for ten consecutive years
  - 2. All payments on or before the due dates
- 3. Not have used any contract hours during the 10-year period

Loyalty Contract will be a no expense life contract. Loyalty Contract will be valid until all hours are used or the client no longer lives in his or her home or upon the death of the client.





### **450 Hour Contract**

\$2250 a year or \$188 Monthly

#### **600 Hour Contract**

\$3000 Yearly or \$250 Monthly

## **750 Hour Contract**

\$3750 Yearly or \$313 Monthly

### **1000 Hour Contract**

\$4000 Yearly or \$333 Monthly

### **1150 Hour Contract**

\$4600 Yearly or \$384 Monthly

### **1300 Hour Contract**

\$5200 Yearly or \$434 Monthly



\$5800 Yearly or \$484 Monthly Average Cost of Home Care in the United
States is \$30.00 per hour.
Our highest rate is \$5.00 an hour
Our lowest is \$4.00
It would take 7 years to break even on
our contract.





"I would highly recommend this type of service to keep you or a loved one home"

"Just a few words of thanks for the special care given me by Americare during the past 8+ months."

"We could not have had a better care giver."

"When my agent presented the

Americare Home Care Service contract I

had no idea I would use it so quickly"





"On February of this year we were visited by Frank Zukerman, a representative of Americane Home Care Services, which is the endorsed agency for the American Legion. He explained to us the benefits available to Wes and me for HomeCare if the need should arise. As of April of this year, Wes was in need of care and the response was immediate. I called for care on a Thursday and as of Monday a caregiver was dispatched to help us with Wesley's daily activities. I would definitely recommend this organization to all Legion Members as they are protected in the future. They have taken a difficult situation and made it very easy for us."







