

Frequently Asked Questions About the Masonic Homes of California

The answers below are intended to provide general information. The Care Agreement signed by residents when they move in contains the information specific and accurate for the given resident and situation. For a more detailed overview about becoming a resident of the Masonic Homes, visit masonichome.org.

General campus information

1. What are the Masonic Homes residential communities?

The Masonic Homes are licensed residential communities for Masonic family members ages 60 and older (RCFE/CCRC).

- Our Union City campus (Northern California) provides independent and assisted living, skilled nursing, memory care, and short-stay rehabilitation.
- Our Covina campus (Southern California) provides independent and assisted living.

2. What amenities and services are available at the Masonic Homes?

Both campuses offer a variety of amenities and services including planned fitness and recreational activities, dining services, housekeeping, transportation, wellness centers, swimming pools, medical support, volunteer opportunities, educational programs, and an on-site Masonic lodge.

3. Are Masonic Homes residents able to have pets?

The Covina campus allows birds and fish only. This campus also has numerous community pets, including a dog, a cat and birds, for the enjoyment of all residents. Only documented service animals are allowed on the UC campus, but there are several aviaries on campus, and deer and wild turkey are often seen roaming the grounds.

4. If I move in to the Masonic Homes, may I keep my car?

Residents in independent living may keep their car and must present proof of current vehicle registration, auto insurance and driver's license each year. The resident is responsible for all maintenance and insurance expenses associated with the vehicle. Residents will be asked to give up their car and have it removed from the premises if they are no longer able to drive or move to the Skilled Nursing level of care. Your vehicle will be valued along with other assets during the application process. If you apply under the assignment of assets option, you will need to be able to "purchase" your vehicle back with your 25%.

5. Once I become a resident, am I allowed to leave the campus?

Of course! Many of our residents leave campus on their own or as part of group outings to shops, cultural events, and other excursions. We do require that

residents inform staff of their plans and whereabouts. Upon request, the administrator may grant a leave of absence of up to three months.

6. Can my family, friends, or lodge brothers visit me at the Masonic Homes?

Yes, we encourage you to invite your loved ones to visit. Residents may also host overnight guests in their apartment or in a guest room, for a fee.

7. Are there visiting hours?

We do not have established visiting hours, but you must notify the front gate if you expect a visitor.

8. Is there a place to store extra furniture or personal items?

A very small storage area outside of the apartment is provided for items such as luggage or small boxes.

9. Are special diets accommodated?

Yes. Registered dieticians work with residents to ensure their special dietary needs are met.

10. What type of transportation is available?

Both campuses have cars, buses and vans to transport residents to and from appointments, scheduled local activities, and special events. County transportation services, senior "dial a ride" services and other public transit services are readily available.

11. What housekeeping services are provided?

General housekeeping is provided weekly and heavy cleaning is provided annually. Additional or more frequent housekeeping services are also available upon request and for an additional fee.

Eligibility and applications

12. How do I apply or make a referral to the Masonic Homes?

You can access more information about becoming a resident at masonichome.org. To apply for admission, call Masonic Assistance at (888) 466-3642 or complete our online request for information form. With your authorization, Masonic Assistance will complete a credit and eligibility check. If eligibility is confirmed, an application will be mailed to you.

13. Who is eligible to apply to the Masonic Homes?

Applicants must be 60 years or older and one of the following:

- A California Master Mason in good standing with all lodges for the past five consecutive years
- The wife or widow of an eligible California Master Mason

- In extraordinary circumstances, the mother of an eligible Master Mason*

You may not be eligible for admission if:

- You have gifted assets or income within the past three years are ineligible for admission
- You have certain medical or mental health conditions that prevent you from moving into the Masonic Homes, due to licensing regulations or the Masonic Homes' ability to safely meet the applicant's care needs.

If you are not eligible for admission to the Masonic Homes, you may wish to apply for assistance through Masonic Senior Outreach Services. Contact us for more information.

14. Who is eligible to use the Transitions short stay, post-surgical rehabilitation services at the Masonic Home at Union City?

All Transitions short-stay, post-surgical rehabilitation services are fee-based and available to Masons and the general public. Applications and discharges require written orders from a medical provider. Learn more at masonichome.org/transitions.

15. What are the criteria for admission to the assisted living level of care?

The individual requires some assistance with activities of daily living, such as bathing, medication management and dressing.

16. What are the admission criteria for mothers of Masons?

Applications from mothers of Masons are considered on a case-by-case basis to determine the presence of extraordinary circumstances. We may request financial information from the applicant's Mason son(s) and may consider the presence of fraternal need on the part of the applicant or son in establishing extraordinary circumstances. Preference for admission is always given to Master Masons and their wives and widows. Because we have a waiting list at both Homes, it is unlikely that a mother of a Mason would be admitted. However, assistance may be provided by Masonic Outreach Services.

17. Is there a wait time?

The Masonic Homes has an extensive two-phase application process, which ensures that applicants are eligible for admission to the Masonic Homes, and that moving to the Masonic Homes will best meet their desires and needs. Thorough documentation and full disclosure of financial, medical, and other personal

* Note: Applications for mothers of Masons are reviewed for extraordinary circumstances. Because preference for admission is always given to Master Masons, their wives and widows, and both Homes have a waiting list, it is unlikely that a member's mother will be admitted at this time. Mothers who qualify for assistance will be provided services through Masonic Senior Outreach.

information is required.

Once an application is complete and formally approved, the applicant will be placed on a waiting list (or admitted if applying to skilled nursing). It is not possible to expedite the wait time for any applicant.

- **Independent and assisted living:** The wait time for an independent living or assisted living apartment at Covina is 12-18 months. At Union City the wait time is 12-18 months for independent living units and 24-36 months for assisted living units. Those on the wait list with immediate needs are referred to Masonic Senior Outreach for assistance.
- **Skilled nursing:** For long-term skilled nursing care, the Union City campus will admit any California Master Mason who falls into the criteria above, without having to be put on the wait list. The Masonic Homes takes Medicare. It also works with other insurance providers and can accept private pay for care on a case-by-case basis.

Fees and financial considerations

18. How much does it cost to live at the Masonic Homes?

Admission coordinators work with applicants to determine which payment option suits their needs. No eligible applicant is turned away due to limited financial resources. There are three payment options for the Masonic Homes:

- **Option 1: Partial assignment of assets:** Residents assign 75% of their assets and all income to the Masonic Homes. No entrance fee or monthly fees are required. Residents are provided all care and services, including health care, at no additional cost. This option is open to all eligible applicants regardless of their financial resources.
- **Option 2: Entrance fee and monthly fee:** Once an entrance fee has been paid, residents pay a lower monthly rate and are financially responsible for their own medical and dental expenses. Financial qualifications apply.
- **Option 3: Monthly fee only (fee for service):** Residents do not commit assets or pay an entrance fee, but there is a higher monthly rate and residents are financially responsible for their own medical and dental expenses. Financial qualifications apply.

Please note that if only one spouse is applying to the Masonic Homes for long-term residential or skilled nursing, they must apply under the Fee for Service option and meet required criteria.

19. What if I have a lot of debt?

If your debt exceeds assets by \$2,500 or more, you will be referred back to your lodge, which will be responsible for developing a plan to liquidate your

debt in the best manner possible.

Applications are not processed if the applicant plans to file for bankruptcy or is in the process of bankruptcy. Once the bankruptcy proceedings have ended, an applicant may complete the application process.

20. Can I keep my checking account?

Yes.

21. Can the 25% share of my monthly income be deposited to my bank account?

Yes, your monthly income can be deposited directly to the bank account, at your request and with your authorization.

22. After being approved for admission, should I try to sell my home and dispose of its contents before I move into the Masonic Home?

We do not require individuals to sell or dispose of any assets until they have lived at a Home for 90 days. Applicants do have the right, however, to sell their assets prior to moving into the Home. Masonic Homes will not be financially responsible if the resident decides to withdraw from the Home for any reason.

23. If I move into the Home before my home is sold, who will take care of it in my absence until it is sold?

If you are admitted under the assignment of assets payment option, the Masonic Homes will work with a realtor to sell your property and will arrange for all upkeep, including landscape maintenance, house cleaning, etc., until the home is sold. The related expenses are tracked by the accounting department and then deducted from the total assigned assets prior to the 75/25 disposition of assets. You would be responsible for 25% of these expenses. For example:

- Total assets assigned: \$50,000
- Less expenses: \$2,000 (final utility bill, mortgage payment, etc.)
- Net assets assigned: \$48,000
- Resident receives 25% of net assets assigned: \$12,000

24. Who takes care of my move to the Home?

If you are moving to the Covina campus, you, your lodge secretary, and Masonic Homes staff will work together to coordinate the move at no charge to you. If you are moving to the Union City campus, the Masonic Homes will coordinate the move with the moving company and you will be responsible for 25% of the moving cost. Applicants who enter either campus under a fee for service agreement will be responsible for paying the cost of the move.

25. What happens to my entrance fee or partial assignment of assets if I leave

the Home? Residents are entitled to a refund of the fees or assets paid at the time of admission minus the reasonable value of the services, care, and residence provided by the Masonic Homes during the stay.

26. If I enter under the fee for service option, what services are optional and how much do they cost?

A current schedule of optional services and prices is provided in the care agreement. You may request a copy of the schedule prior to your application or move in. Optional services include such things as guest meals, dry cleaning, and visits to the beauty salon or barbershop.

27. What medical services are available?

Residents receive regular on-site health and well-being assessments by a licensed nurse or physician as well as preventive health services, such as minor first aid. In case of an emergency, trained staff will respond 24 hours a day and contact "911" emergency services as appropriate. Those entering under a partial assignment of assets agreement receive lifetime medical care. Those who enter under fee for service arrangements are responsible for paying their medical expenses not covered by their insurance.

28. Do I keep my health insurance? Who pays the premiums?

You may keep your current health plan. All residents are required to be enrolled in Medicare Parts A, B, and D or a substitute policy that is acceptable to the Masonic Homes. Residents with Medicare only coverage must enroll in a senior HMO plan. If you have strong secondary insurance, you may maintain that coverage with the administrator's approval.

The Masonic Homes pays all health insurance premiums and copays for those who enter under a Partial Asset Assignment agreement. Fee for service residents pay for their own health coverage.

29. Do all my belongings go to the Masonic Homes upon my passing?

- During the admissions process, residents are asked to declare all antiques and possessions of a certain value.
- For residents who enter under a partial asset assignment agreement, 75% of the value of these declared possessions will go to the Masonic Homes and 25% to the resident's legatee.
- At the time of admission, residents designate the individual responsible for vacating their apartment. The designee assumes ownership of all resident possessions that are not otherwise disposed of through a Partial Asset Assignment agreement.

Special situations

30. What if my spouse needs a different level of care than I do?

Married couples applying to the Masonic Homes can choose different levels of care in the same community. Depending upon the selected campus and required care, the couple may need to live in separate buildings. If only one spouse is applying to the Masonic Homes for long-term residential or skilled nursing, they must apply under the Fee for Service option and meet required criteria.

31. Can I have a private duty nurse in assisted living?

Yes, if you choose to pay for this yourself or if you have long-term-care insurance that provides this benefit. This is not a benefit provided by the Homes. You must provide the administrator with background clearance information for the private duty nurse, who must work closely with Homes staff.

32. If I live at the Masonic Home at Covina, how will I receive skilled nursing care?

You will have the option of transferring to the Union City campus or moving to a skilled nursing facility approved by the Masonic Home at Covina.