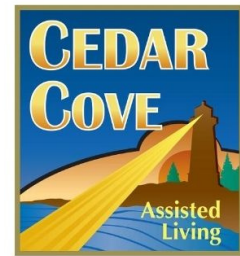





A HOME FOR A LIFETIME.



a program of  BARUCH
SENIOR MINISTRIES

WHAT IS THE LIFETIME PROMISE?

As part of its mission, Cedar Cove Assisted Living, a program of Baruch Senior Ministries, developed **The Lifetime Promise**, formerly known as the Income Based Program, that provides reduced monthly rates to qualified residents based on their individual income. This program is entirely confidential, ensures that the resident will remain in the community with an equal level of care, and brings peace of mind to each resident and their family that they will never be asked to leave due to personal financial circumstances.



Baruch Senior Ministries is founded upon the promise of Jeremiah 33:6:

"I will heal my people and will let them enjoy abundant peace and security."

Just as Baruch, Jeremiah's disciple and scribe, remained faithful to his call, at Cedar Cove, Baruch Senior Ministries promises to uphold its commitment to quality care that promotes enjoyment, community, vitality, and purpose for every individual.

Find out if you're eligible for The Lifetime Promise!

Eligibility is listed on the back of this sheet. For more information, call 906.484.1001 or scan the QR code.



Cedar Cove seeks to honor God by serving people as they age.



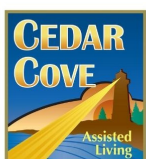
ELIGIBILITY FOR THE LIFETIME PROMISE

The following guidelines will help us determine a prospective or current resident's eligibility for The Lifetime Promise:

1. A resident has lived at the community and made a minimum of twenty-four (24) full monthly rent payments.
2. In order to help us determine financial need for The Lifetime Promise, a resident will be required to apply for and be determined eligible for Medicaid by the Michigan Department of Human Services (MDDHS) and apply to the MIChoice Waiver program.
3. A resident utilizing The Lifetime Promise will provide documentation and information about all available income annually.
4. A resident will qualify for The Lifetime Promise in the calendar month of his/her eligibility for Medicaid. (Note: A resident will not be refunded for any rent paid prior to our being notified of his/her eligibility for Medicaid.)
5. The Lifetime Promise is completely confidential and assures qualified residents the same level of care as all other residents. In addition, a current resident that subsequently qualifies for The Lifetime Promise will remain in his or her same room after being placed on The Lifetime Promise.
6. A maximum of twenty percent (20%) of the available rooms at the community may be used for The Lifetime Promise at any given time.

Exceptions to these guidelines will be considered by and require the review and approval of the Regional Operations Director and Baruch's Chief Operating Officer.

We encourage residents and their families to discuss future needs and eligibility for the Lifetime Promise with the Administrator and to also contact the MDDHS to learn more about the Medicaid application and eligibility process.



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