# Transforming the Care of aging adults.

Your Guide to Home Care Services

Family& Nursing Care Since 1968 Updated: 1/1/2023

Family & Nursing Care Select

# **Family & Nursing Care Select Guide to Home Care Services**

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# **Welcome from Family & Nursing Care**

Dear Friends,

Helping an aging family member or loved one maintain their independence and age on their terms, whether it be in the comfort of their home or a community, requires tender and compassionate care. Even with all the love in your heart, it becomes emotionally and physically challenging to "do it all."

With this in mind, in 1968, Sandy Kursban founded Family & Nursing Care to find dedicated help for those who wish to remain as independent as possible, but need some assistance.



Neal Kursban

Since 1968, we have specialized in helping families in Maryland and Washington, DC maintain a balanced lifestyle and have peace of mind by referring the highest quality in-home Caregivers to our clients, wherever they call home. Tens of thousands of families have turned to Family & Nursing Care in times of need for service they depend on.

Family & Nursing Care is a family-owned and operated business, and we strive to make all our clients feel like family, too. We are sensitive to the fact that home care is a very personal service. Our office staff consists of professionals who were selected for their integrity and their genuine interest in helping older adults. Family & Nursing Care Select's reputation for quality is based on the health care community's knowledge of the high standards that we uphold for all our Caregivers. Family & Nursing Care Select works diligently to exceed client expectations and, if we are not doing so, we encourage you to please contact us and address any concerns as we strive for continual improvement.

We are confident you will experience Family & Nursing Care's commitment to quality and serving every individual's unique needs. Thank you for the opportunity to serve you. We are honored that you have chosen to work with us and look forward to assisting you and your family with your in-home care needs.

Warmest Regards,

Neal Kursban

Chief Executive Officer

# Caregiver Task Sheet

Please check off the tasks that you would like a Caregiver to provide

# **Personal Care** ☐ Bed Bath/Sponge Bath □ Tub/Shower ■ Shampoo Hair ■ Brush/Comb Hair ☐ Brushing Teeth ■ Shave\* ■ Apply Make Up ■ Nail Care/Clean and File ☐ Skin Care/Apply Non-medicated Lotion to Dry Areas ■ Assist with Getting Dressed ■ Vital Signs ■ Medication Reminder\*\* **Toileting** ☐ Assist to Bathroom ☐ Assist to Bedside Commode ■ Assist Urinal/Bedpan ☐ Incontinence Care ☐ Empty Urinary Drainage/Catheter bag\*\*\* ■ Empty Colostomy Bag\*\*\*\*

### **Mobility**

- ☐ Assist with Walking (ambulatory)
- ☐ Turn Position in Bed (bedridden)
- ☐ Transfer/Bed/Chair (wheelchair)
- ☐ Assist with Home Exercises
- Range of Motion Exercises

### **Nutrition**

- Prepare Meals/Snacks
- Assist with Feeding
- □ Feeding
- Encourage Fluids
- ☐ Restrict Fluids

### **Support Services**

- ☐ Client's Laundry
- ☐ Clean Kitchen/Dishes
- ☐ Take Out Trash
- ☐ Maintain Bathroom Cleanliness
- ☐ Maintain Bedroom Cleanliness
- Oxygen Turned On/Off Only
- ☐ Maintain Living Area/Vacuum/Dust
- ☐ Make Bed/Change Bed Linens

## Companionship

- □ Take for a Walk
  □ Accompany to Appointments
- ☐ Shopping/Errands ☐ Provide Transportation\*\*\*\*\*

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<sup>\*</sup>Shaving must be done with an electric razor only.

<sup>\*\*</sup>After medicines are set up/dispensed by an RN or family member.

<sup>\*\*\*</sup>Maryland and DC Board of Nursing regulations preclude Caregivers from assisting with any other elements of catheter care.

<sup>\*\*\*\*</sup>Maryland Only. Maryland Board of Nursing regulations preclude Caregivers from assisting with any other elements of colostomy care. DC regulations preclude Caregivers from assisting with any part of colostomy care, including emptying a colostomy bag.

<sup>\*\*\*\*\*</sup>Standard IRS mileage rates may be applicable.

### **Home Care Services**

Since 1968, Family & Nursing Care has responded to families' home care needs when they need it. Family & Nursing Care's talent and strength lies in our ability to find that ideal match between each Caregiver and client on a reasonably consistent, ongoing basis.

Family & Nursing Care Select employs rigorously-screened and highly-qualified Caregivers to provide private-duty home care to older adults. We are not a Medicare or Medicaid Home Health Agency and our services are not covered by health insurance.

Before you are provided services, an Intake Specialist will speak with you to discuss your needs and preferences and to go over the services we offer. Once you have decided to accept service, you will need to electronically sign a Service Agreement.

You will be assigned a Client Services Manager (CSM) who will welcome you and be your main point of contact throughout your time with us. Once Caregiver(s) are assigned, your CSM will contact you with the name of the Caregiver(s) who will provide the service. Assigned Caregiver(s) will provide home care services requested by and agreed to by the client/client representative and Family & Nursing Care Select.

Throughout our relationship with you, the company will have ongoing communications with any representative you direct and will share information with you in accordance with our Notice of Privacy Practices.

Family & Nursing Care Select Caregivers provide the following, as set forth in more detail on the Caregiver Task Sheet (See above).

- Activities of Daily Living: Bathing, dressing, personal hygiene, meal preparation, feeding, toileting, continence care, transferring, and lifting.
- Mobility Assistance: Range of motion exercises, assistance with walking, and turning/ positioning in bed.
- **Companionship:** Engaging in activities and hobbies, keeping the body and mind stimulated, and encouraging independence.
- **Support Services:** Linens, laundry, light housekeeping, shopping and errands, accompanying and transporting to/from appointments.
- **Medication Reminders:** Caregivers can remind the client to take their medication and can assist the client with administering medication (e.g., open medication container, hand container to client) that has been pre-measured and/or pre-poured. Caregivers are prohibited by law from administering medication.

In addition, Caregivers are available who have experience working with a variety of conditions and diagnoses, including: Alzheimer's disease and other dementias, Arthritis, Osteoporosis, Parkinson's Disease, Cancer, Hospice and Palliative Care, Pneumonia, Diabetes, Heart Disease and Heart Attack, Stroke, Fall Risk, and Depression.

Family & Nursing Care Select assists clients in need of home care in a variety of settings, including:

- Private Homes
- Independent Retirement Communities
- Assisted Living Communities
- Long Term Care Facilities (Nursing Homes)
- Rehabilitation/Sub-Acute Centers
- Hospitals

### **Hourly Care**

For Hourly Care, there is a four (4) consecutive hour scheduling minimum per shift on weekdays (Monday through Friday) and a six (6) consecutive hour minimum on the weekends (Saturday and Sunday), up to 24 hours per day, 7 days a week. Less than 4-hour shifts may be available in specific senior living communities.

### Live-In Care

Live-In Care from Family & Nursing Care Select is defined by when a Caregiver works a 24-hour shift and is paid a daily rate rather than hourly.

For live-in care, please note the following:

- Live-in Caregivers have a standard schedule of thirteen hours per workday.
- The Caregiver should have 8 hours of uninterrupted sleep/private-time per night.
- The Caregiver should be given two one-hour meal breaks and two thirty-minute break periods.
- The Caregiver should be given their own private bedroom.
- The Caregiver's meals are provided by the client.

There may be a shortage of live-in Caregivers available to substitute for a regularly-scheduled live-in Caregiver who requests time off. If this occurs, we may only be able to staff a fill-in replacement Caregiver(s) who works hourly. A client is expected to pay an hourly rate for those fill-in replacement Caregivers.

### **Advance Directives**

Adults have the right to decide for themselves whether they want medical treatment. An Advance Directive is a statement of an individual's wishes regarding future medical treatment options and may include a designation of who will make decisions for that individual should they lose the ability to make choices for themselves. As long as an individual is able to make their own decisions, they can change their advance directive.

During our Initial Assessment with clients, Family & Nursing Care Select will ask if the client has an Advance Directive, Living Will, Power of Attorney, or Medical Orders for Scope of Treatment (MOST). In order to have any of these directives followed, it is highly recommended that current copies be posted on the home refrigerator. For clients with dementia, we recommend that copies be put in a cabinet above the refrigerator. Clients may also provide these documents to Family & Nursing Care Select.

# **Advantages of Working with Family & Nursing Care Select**

With Family & Nursing Care Select, the following advantages are passed on to you, the client:

- Our Company has been in business for more than 50 years and we have the experience to make the right client and Caregiver matches.
- We do not pass the cost of overtime (time and one-half paid to Caregivers) on to you
  when Caregivers work more than 40 hours/week. Unlike other agencies, we absorb
  that cost so that clients experience the many benefits realized from greater continuity
  of care and consistency of Caregivers.
- Our Client Services Model ensures a premium, first-class experience and the highest quality support for our clients, the Caregivers, and health care professionals.
- Our Caregivers receive regular ongoing training to enhance their skills.
- Our simplified and convenient payment process for those with Long-Term Care Insurance enables us to bill the insurance company directly as a courtesy to you.
- According to independent client surveys, 97% of respondents said they would refer Family & Nursing Care to a friend, family member, or colleague.

# **About the Caregivers**

Throughout our history, Family & Nursing Care's top leadership has been directly involved with the selection of each Caregiver. Our rigorous screening process pays off. In an industry that typically experiences Caregiver turnover of over 70% each year, our turnover ratio is only in the 10%-15% range. We work diligently to retain and engage each and every amazing Caregiver.

### **Employee Status**

All of Family & Nursing Care Select's Caregivers are employees of the Company.

### **Hiring and Competency Requirements**

Caregivers have met the hiring and competency requirements established by law, including criminal background checks and employment and reference verification, and passed a competency examination and/or training program to include without limitation performance of the services, confidentiality, basic infection control, universal precautions, handling emergencies, and recognizing and reporting abuse or neglect.

### **Caregiver License Restrictions**

According to state laws, Caregivers working in a home environment are prohibited from performing the following tasks:

- Administer medications. However, Caregivers may remind the client about their medications, whether taken orally, rectally, by injection or directly into the bloodstream through intravenous line
- Insert, re-insert, or remove tubes or objects into or out of Client's body, including catheters into the bladder, esophagus, trachea, nose, ears, rectum, or bloodstream

- Perform finger stick blood glucose monitoring tests on diabetic clients
- Cut toenails or fingernails on diabetic clients
- Take Doctor's orders, whether given orally, by telephone, or in writing
- Perform procedures that require sterile techniques
- Diagnose or prescribe treatments for a client
- Supervise the work of another Caregiver
- Leave clients unattended without proper authorization
- Perform wound care
- Apply or use restraints on clients

### Licensed, Bonded, and Insured

Family & Nursing Care Select is licensed as follows:

Maryland: Residential Service Agency by the Maryland Department of Health, Office of Healthcare Quality, License R2519R.

DC: Home Support Agency by the Department of Health, Health Regulation and Licensing Administration, License HSA-0003.

All Caregivers are bonded and covered by the Company's worker's compensation and general and professional liability insurance.

### Fall Risk

As we age, falls can become increasingly common and risky for seniors. Clients with dementia, Alzheimer's disease, or any condition that causes mental confusion or impulsiveness, as well as those with physical limitations related to severe arthritis or osteoporosis, are especially at elevated risk for experiencing falls. Caregivers are trained to help minimize fall risks. However, even with 24-hour care, clients may experience a fall. Family & Nursing Care Select will make reasonable efforts to minimize fall risks, though the risk cannot be eliminated completely.

# **Working for You**

### Role of the Client Services Manager (CSM)

Family & Nursing Care Select provides clients with a dedicated Client Services Manager, who will be the primary point of contact for all your home care needs. The assigned Client Services Manager:

- Has a high level of training to serve as a liaison to families, professionals and clients every step of the way
- Can visit clients in the hospital and help with a smooth transition home
- Makes personal visits in the comfort of your home
- Takes the time to listen and get to know your personality and needs by building a close relationship, the CSM better understands your specific situation
- Maintains ongoing communication with you, your family, and any professionals involved to make sure your needs continue to be met

 Helps facilitate additional resources to guide you through the challenges you may face as your needs change

Please share with your CSM topics such as schedule changes, how the Caregivers are doing, concerns, compliments, questions...whatever you need.

### **Role of the Care Coordinating Manager (CCM)**

A Care Coordinating Manager (CCM) will serve as the primary liaison with the Caregivers. Working very closely with your CSM, the CCM will find the ideal Caregiver match and schedule them to meet your needs. While clients may not interact with CCMs, CCMs are a crucial part of Family & Nursing Care Select's team.

### **Hours of Operation**

Family & Nursing Care operates 24 hours a day, 7 days a week – we never close. Office hours are Monday through Friday from 8:00am to 5:00pm in Maryland and 10:00am to 6:00pm in DC. Our Night & Weekend Coordinators handle all emergency calls outside of office hours.

### **Timekeeping System**

Family & Nursing Care Select uses automated timekeeping systems to track the work hours of Caregivers, either via Electronic Visit Verification or a mobile application on the Caregiver's GPS-enabled smartphone. These timekeeping systems are more accurate than time sheets.

Upon arrival, the Caregiver will ask to use your telephone or use the mobile application on their smartphone to clock in. Immediately prior to their departure, the Caregiver will again ask to use your telephone or use their smartphone to clock out. The clock-in and clock-out times will be saved in Family & Nursing Care Select's time and attendance database and will form the basis for your weekly invoice.

The Electronic Visit Verification system requires a touch-tone phone, such as a standard or cell phone; a rotary phone will not work. Family & Nursing Care Select must enter your phone number into our system to ensure the Caregiver is calling from your place of residence. If the Caregiver uses the mobile application, our system will use GPS to geo-locate that the caregiver's location is your place of residence.

### **Valuables and Safety Guidelines**

- Cash, checks and/or credit cards. Client/responsible party should not give
   Caregivers cash, checks, or credit card(s) except to make a purchase for client (e.g.,
   grocery shopping) and client/responsible party should obtain a receipt for proof of
   purchase for any item purchased on behalf of client. Client should not pay or
   advance any money to Caregivers.
- Jewelry, Valuables and Heirlooms. Even though Family & Nursing Care Select rigorously screens all of our Caregivers, client/responsible party is advised to place all valuables, including but not limited to cash, jewelry, confidential financial and personal information, and any other valuables, in a safe and secure area (e.g., safe, safety deposit box, family member's home). Family & Nursing Care Select is not responsible for the loss of any items.

 Weapons and Ammunition. Client/responsible party must remove from the premises any weapons (e.g., guns) and ammunition or move them to a safe and securely locked place within the residence.

**Conflict of Interest.** All Company employees, including Nurses, Caregivers, and office staff are prohibited from assuming power of attorney or guardianship over a client.

### Flexibility of Service

Family & Nursing Care Select's goal is to provide you with exceptional Caregivers. Realizing that situations change, you may increase or decrease the number of hours per day or the number of days per week. If you are not sure about specific care needs, one of Family & Nursing Care Select's professional staff assists you in determining the best option. No commitment for the amount of care nor up-front deposit is required.

### **Back-Up Caregiver**

If your regular Caregiver is unable to come as scheduled, Family & Nursing Care Select will make every effort to send a fill-in Caregiver.

### Service Area

We provide private-duty home care to clients who reside in the following areas:

- Maryland Counties: Montgomery, Prince George's, Howard, and Baltimore
- Washington, DC

# **Payment Procedures**

### **Payment for Service**

Caregivers are paid by Family & Nursing Care Select. <u>Client/responsible party should not pay the</u> Caregiver directly under any circumstances.

The costs for services are based on a variety of factors such as the number of hours of care per shift, care on holidays, annual increases, if a second person in the home requires care, mileage reimbursement, parking, and other factors that may be identified by the Company.

Invoices for Services are sent bi-weekly.

The most convenient option available is to pay by auto debit from your bank account (EFT/ Electronic Funds Transfer). Otherwise, payment of invoices can be made by electronic check confirmed over the phone or by way of email. Payment is due within fourteen (14) days of the date of the invoice. Late fees may be assessed, as set forth in the Service Agreement.

Client/responsible party is responsible for all costs of collection and legal representation, including court costs, attorney's fees, and/or costs associated with arbitration/mediation, incurred by the Company in seeking unpaid fees.

If client/responsible party disputes charges on the invoice, they should notify Family & Nursing Care Select's Billing Specialist immediately upon receipt of said invoice and not later than one week of the date on the bill. Failure to notify the Company in a timely manner may result in a waiver of the right to dispute the charges. Once services are paid for, refunds will not be issued.

Our services are not paid for or reimbursed by Health Insurance, Medicare, or Medicaid.

### Finder's Fee

We invest substantial time, effort, and money in the process of recruiting, screening, hiring, and training our Caregivers. If client/responsible party wishes to privately employ any Caregiver while still employed with the Company or within one year of Caregiver's termination of employment from Family & Nursing Care Select, client/responsible party agrees to pay Company a one-time finder's fee of Ten Thousand Dollars (\$10,000) per Caregiver hired, which amount shall be due within 10 business days after client hires the applicable Caregiver.

Holiday Rates

Family & Nursing Care Select charges time-and-one-half per hour on the following holidays:

- New Year's Eve (Beginning at 3pm)\*\*
- New Year's Day
- Martin Luther King Jr. Day
- Easter Sunday
- Mother's Day
- Memorial Day

- July 4th
- Labor Day
- Thanksgiving Day
- Christmas Eve (Beginning at 3pm)\*\*

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Christmas Day

Holidays begin at 12:00 am and end at 11:59 pm unless otherwise noted. For example, the Thanksgiving holiday rate would be effective Thursday at 12:00 am through 11:59 pm.

\*\*Family & Nursing Care Select charges time-and-a-half for the entire day on Christmas Eve and New Year's Eve for live-in clients. Please call your Client Services Manager if you wish to change the amount of care provided on any of these holidays.

### **Gift-Giving**

At times, clients/families choose to express appreciation to their Caregivers by giving gifts. Gifts include, without limitation, money in any form (cash, check, bank deposit, etc.), gift certificates, gift cards, any item having monetary value, a gratuity or bonus, a favor that has a financial impact on a Caregiver (co-signing a loan, a payment made to a third-party on behalf of Caregiver, advancing money), and loans to Caregivers. Gift-giving is a personal choice and not expected. To prevent potential misunderstandings, clients/families should not give any gifts to Caregivers without prior permission from Family & Nursing Care Select.

### **Use of Vehicles**

- Caregivers may not operate any vehicle outside the scope of performing services on behalf of client.
- If requested, Caregivers may drive their own vehicle to perform services for client. In this case, a mileage fee will be charged, based on the current IRS mileage reimbursement rate, and will be added to the invoice.

 If requested, Caregivers may drive Client's/family member's vehicle to perform services for client. By giving a Caregiver permission to use Client's/family member's vehicle, client/responsible party represents that the vehicle Caregiver is asked to drive is insured.

### **Parking Fees**

If a Caregiver incurs parking fees during errands, escorts, appointments, or while performing any other service on behalf of client, client is expected to pay for parking. If a Caregiver pays for parking, the cost will be added to the invoice.

### **Schedule Changes/Cancellation Policy**

The work week begins Monday at 12:00 a.m. and ends Sundays at 11:59 p.m. Any changes to the agreed-upon schedule must be made through Family & Nursing Care Select by contacting the office. NOTE: Caregivers are not authorized to change schedules.

Schedule changes or cancellations require advance notice of at least eight (8) hours. If a schedule change or cancellation is not requested at least eight (8) hours in advance, clients may be charged for the entire shift.

# **Long-Term Care Insurance (LTCI)**

The care provided by Family & Nursing Care Select is not eligible for reimbursement from Medicare, Medicaid, or general health insurance. However, most LTCI policies reimburse policyholders for our private-duty home care. Virtually all LTCI policies have a maximum dollar amount they will reimburse. This does not preclude the client from receiving more care; however, client/responsible party would be responsible to pay Family & Nursing Care Select the difference.

As an added service to our clients who have LTCI, Family & Nursing Care Select helps you better understand the benefits offered by your policy and helps you file the requisite paperwork for reimbursement. We first have a conference call between the LTCI carrier and our Family & Nursing Care Select Long Term Care Manager to support you in getting a full understanding of the criteria, benefits, and next steps to a successful and smooth experience with the claims reimbursement process.

### Clients with an Assignment of Benefits (AOB)

Most LTCI carriers allow for an assignment of benefits (AOB) arrangement. Family & Nursing Care Select accepts Assignment of Benefits, where Family & Nursing Care Select would invoice the LTCI carrier directly for the daily benefit and only invoice the client for costs over and above that daily benefit amount. Clients/responsible parties with an AOB arrangement between the LTCI company and Family & Nursing Care Select are financially responsible to us for any charges not covered by their LTCI. There is no additional cost for client to take advantage of AOB.

### Clients without an AOB

For LTCI carriers who do not allow AOB, we still assist clients with getting their reimbursements from their LTCI carrier for the cost of our Services by submitting the necessary claim documentation

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to a Client's LTCI company. Our submission of claim documentation on a Client's behalf does not guarantee that the LTCI insurer will reimburse client for our services. There are general provisions, benefit maximums, exclusions, and certain criteria that need to be met in order to determine what benefits, if any, are payable/reimbursable to the policyholder. Client/responsible party is responsible for paying Family & Nursing Care Select the full amount due upon receipt of service, regardless of the amount the LTCI policy reimburses to client.

# Feedback/Who to Call

### **Client Satisfaction Surveys**

Customer satisfaction surveys are sent to all of our clients from a third-party business research firm approximately one month after care begins and annually. We would greatly appreciate you taking a few moments to fill out the survey to be assured that we are meeting and hopefully exceeding your expectations.

### **Client Relations, Complaints, and Feedback Contacts**

Family & Nursing Care believes in establishing trusting, long-term relationships with our clients. Our goal is to meet your expectations by sending Caregivers who provide exceptional private duty home care. If you have any concerns, questions, or feedback, you are encouraged to contact Family & Nursing Care's Client Relations Team. We will promptly address any issues and work with you in deciding the best course of action. Here is a list of individuals to contact at Family & Nursing Care:

- Your Client Services Manager
- Kelly Ann Sharp or Natalie Blickman, Directors of Client Services
- Kelly Salb, VP of Client Services
- Jeff Zukerman, President
- Neal Kursban, Chief Executive Officer

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### **About Us**

### **Shared Vision**

To be the premier resource for home care services for older adults, dedicated to and recognized for our passion and commitment to serve, help, and enhance the quality of life and well-being of others.

### **Guiding Values**

- 1. Recognize that exceptional quality and dedication of our employees and the Caregivers are the backbone of the company and are essential to the realization of the shared vision.
- 2. Understand the vital importance of referring or providing Caregivers who are sensitive, ethical, honest, and consistently exceed our customers' expectations.
- 3. Create a cohesive, supportive, and trusting work environment.
- 4. Respect and value the diverse and unique perspective of colleagues and commit to cooperative, effective, open, and honest communication.
- 5. Take advantage of opportunities to continuously learn and grow.
- 6. Continually seek to innovate and improve internal processes and therefore the client experience.
- 7. Protect the privacy and security of our clients, the Caregivers, fellow employees, and the company's information and assets.
- 8. Be always responsive to the expressed and unexpressed wishes and needs of our clients, the Caregivers, and fellow employees.
- 9. Each staff member should understand their department's goals and be involved in planning the work that affects them personally.
- 10. Be proud of professional appearance, language, and behavior.
- 11. Understand and promote the FNC Foundation's mission.
- 12. Honor our elders for their wisdom, life experiences, and their contributions to society while treating them with the utmost dignity and respect.
- 13. Be empowered to create unique, memorable, and personal experiences for our clients, Caregivers, and referral partners.
- 14. Immediately resolve complaints from clients, Caregivers, and referral partners.
- 15. Make sustainability and giving back to the community a daily habit.

### Non-discrimination

Family & Nursing Care is an Equal Opportunity Employer. All employment opportunities and delivery of services are provided without regard to race, color, religion, sex, marital status, sexual orientation, gender identity, age, national origin, ancestry, disability, handicap, veteran status, or any other characteristic protected by law. To the maximum extent allowed by law, Family & Nursing Care will not accept any client requests for or prohibitions of Caregivers based on any legally protected characteristics including but not limited to race, ethnicity, national origin, or age.

### **Company History**

Family & Nursing Care was founded in 1968 by Sandy Kursban. It was her close relationship with her grandparents as she was growing up that inspired Sandy to dedicate her life's work to promoting the well-being of aging adults. Her vision was to give people the option of aging in place in their homes by having the support of experienced Caregivers who could assist with activities of daily life, allowing them to have active, vibrant lives.

Sandy's original idea has grown into a company that is the most respected provider of home care services in the Washington, DC region. Family & Nursing Care has not wavered one iota from the values that were put in place all those years ago. We remain 100% dedicated to delivering compassionate, progressive, and reliable home care services.

Today, Sandy's son and daughter help run the company. Neal Kursban is CEO of Family & Nursing Care. Mindy Kursban is the company's attorney. What's more, we are a family in ways that go beyond our founder's family tree. There are many other family members – mothers and daughters, fathers and daughters, husbands and wives, cousins, sisters, and sisters-in-law – who work at Family & Nursing Care, creating a true family business. Together, we are a close-knit group of people, many of whom have worked together for years and years. Over 25% of our office staff have worked at the company for 10+ years and 60% for 5+ years.

Since the company's beginning in 1968, we have always strived to innovate and evolve to best meet our clients' needs. We use our extensive experience in caring for older adults as a foundation for looking ahead to what is next. Today, Family & Nursing Care is a leader in exploring new ways to provide care, companionship, and fulfillment to our clients. They are changing and evolving, and so are we.

### Sustainability

Family & Nursing Care believes that we all contribute to protecting the environment through good stewardship practices. In order to be responsible stewards, the Company is certified by Montgomery County as a green business and is a member of the Maryland Green Business Registry, in recognition of the various sustainability initiatives we have implemented.

### **Family & Nursing Care Foundation**

Many aging adults are facing a crisis. Longer life spans and aging baby boomers will combine to increase the population of Americans aged 65 years and older to roughly 20% of the U.S. population by 2030.

Research has shown that while 90% of people over age 65 want to remain at home as they age, a lack of affordable services means that this dream cannot become a reality for many on a low, fixed income.

Simultaneously, there is a shortage of professionals to care for this aging population. In Montgomery County alone, between 2010 and 2020, estimates state that 1,100 nursing aides, orderlies, and attendants will need to be replaced, and, an additional 3,200 positions will be needed to meet demand.

Enter the Family & Nursing Care Foundation, established by Family & Nursing Care's founder Sandy Kursban. A fund of the Greater Washington Community Foundation, the Foundation was created in 2008 with the goal of supporting older adults in two very important ways:

- Offering grants to help lower-income older adults gain access to the care they need to remain in their homes.
- Providing scholarships for students to earn a Certified Nursing Assistant (CNA) certificate in order to care for the aging population.

### Make a Difference

There has never been a more important time to join with us than right now. If you are an individual who feels inspired to make a difference in the lives of older adults in your community, please consider making a tax-deductible contribution to the Family & Nursing Care Foundation. Contributions to the Foundation in the name of a loved one also make a lovely memorial gift.

Family & Nursing Care donates a percentage of its profits each year to the Foundation. We invite you to join us in truly making a difference.

Make your tax-deductible contribution online at <a href="https://www.familynursingcare.com/foundation/donate/">https://www.familynursingcare.com/foundation/donate/</a> OR mail to: Family & Nursing Care Foundation 1010 Wayne Ave, Suite 1100 Silver Spring, MD 20910

# Care comes full circle.

# Family & Nursing Care Headquarters:

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