

| Questions to Ask  | Home Care Agency  | Independent Personal Attendant  |
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| <b>Caregiver backup for emergencies</b>                     | We are ready and able to fill the need with one phone call.   | None. Home care backup is extra stress to your family.  |
| <b>Bonding, liability &amp; workers comp. insurance</b>     | Our staff are bonded and insured, giving you peace of mind that if the caregiver hurt themselves in your home they would not sue your home owners insurance policy.   | Usually none. It's your responsibility to investigate any insurance held by these individuals. Private individuals can sue your home owners insurance policy if hurt on the job.                              |
| <b>Quality control &amp; supervision of home care staff</b> | <ul style="list-style-type: none"> <li>• All cases are carefully monitored and supervised by our Geriatric Case Managers and our management team.</li> <li>• Random visits made regularly.</li> <li>• Family members kept informed on a regular basis.</li> </ul> | These individuals are completely independent and lack formal supervision.   |
| <b>Continuing caregiver training</b>                        | We provide continual mandatory in-service caregiver training.   | These individuals may or may not continue to build upon their knowledge and skills.   |
| <b>Payroll, taxes, and IRS</b>                              | We assume responsibility.   | You are responsible for reporting and remitting state, federal, and FICA taxes to the proper tax authorities.   |
| <b>Criminal background and reference checks</b>             | Our employees are carefully screened at the time of hire with several layers of thorough background checks. Approximately 90% of applicants do not meet our high standards.   | It is your responsibility to check the background of the individual.  |
| <b>Flexibility of home care services</b>                    | <p>Your home care service requirements will rarely stay the same.</p> <ul style="list-style-type: none"> <li>• If the skill level or amount of care that you require increases or decreases, we can accommodate your needs.</li> </ul>                            | Skills are fixed to the particular individual, and you pay for the skills they can perform rather than the skills you need.   |
| <b>Experience</b>   | Our caregivers have been delivering quality home care to satisfied clients for an average of over seven years.  | Variable.   |
| <b>General availability</b>                                 | We can provide home care services to you and your family 24 hours/day, 365 days/year. Your caregiver is available on weekends and holidays.   | One person means limited days and hours. You are responsible for staffing a replacement for sudden sickness, time off, emergencies, and vacations. Employment transitions mean that you start all over again. |