



**A Retirement Community Designed Especially for
America's Veterans**

Question & Answer Booklet



June 2007

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The contents of this booklet are informational only and do not constitute an offer or solicitation. Every effort has been made to ensure accuracy of this publication, but the information herein is subject to change without notice.

GENERAL INFORMATION

1. *What is Bayside at Fort Howard?*

Bayside is a unique life care retirement community offering an active, independent lifestyle in a pleasant environment with access to care for the rest of your life. This includes active, independent, and assisted living options, and if needed, professional care in a skilled nursing facility. Life at Bayside also offers relief from the problems of home ownership and maintenance; opportunities to pursue long-postponed activities; freedom from burdening family and loved ones with responsibilities for future care; peace of mind knowing that your surviving spouse is safe and secure; and far more. Bayside will be a life care retirement community, which has significantly lower up-front costs than the typical continuing care retirement community. There is no entrance fee; the benefits of Bayside residency are offered in exchange for a monthly rental fee. We offer a one-year renewable lease option in addition to a life care program. Bayside is a private operation and receives no taxpayer money through military or other government funding.

2. *Are there other facilities and services planned for the future?*

Bayside is anticipated to be completed in three phases, with the first units opening in late 2008 and the final phase finished in 2013. The four senior housing types are provided in the initial phases of the project, as well as rehabilitating most of the existing historic buildings. The total of 1,300 units/beds will include a variety of housing options, from studios, 1-bedroom, 2-bedroom, to an entire historic home. Amenities to residents and the community will include a marina, museum, theater, recreation center, and health care clinic.

3. *Where is Bayside located?*

Bayside at Fort Howard is located on the Chesapeake Bay at the mouth of the Patapsco River, 2½ miles from Interstate 695, 5½ miles from downtown Baltimore, and 35 miles from Washington, DC. See map at the back of this booklet.

Driving directions from the North:

Take Interstate 95 to 695 East towards Essex. Follow 695 East to the exit for North Point Boulevard and Sparrows Point (Exit 42). Make a right onto North Point Boulevard heading south. Make a left at the first light on North Point Road. Go through the town of Edgemere and continue on North Point Road for approximately three more miles until it ends at Bayside at Fort Howard.

Driving directions from the South:

Take Interstate 95 North to 695 East towards Glen Burnie/Dundalk. Cross the Francis Scott Key Bridge. After the toll plaza, take the exit for North Point Boulevard and Sparrows Point (Exit 43). After taking the exit, turn left at the flashing light and continue to the intersection of North Point Boulevard and North Point Road. Go

straight through the light to the town of Edgemere and continue on North Point Road for approximately three more miles until it ends at Bayside at Fort Howard.

4. *Are there medical and hospital facilities located nearby?*

In addition to two on-site clinics – one for veterans and another for non-veterans – there are a number of health care facilities located nearby, which are described in the Medical Services section of this booklet.

5. *Are shopping and recreational facilities located nearby?*

A small neighborhood retail center will be located near the entrance to serve the needs of Bayside residents as well as the nearby local community. Within a 10-mile radius of Bayside, numerous shopping and recreational opportunities exist. Several major public shopping centers are nearby and the many cultural and recreational activities offered by Baltimore are easily accessible.

North of the Fort Howard community is the 1,310-acre North Point State Park. North Point Park extends from the Old Bay Road inlet of the Patapsco River on the west to the Chesapeake Bay on the east. North Point State Park facilities include many natural, cultural, recreational, and historical resources. Activities include a wading beach, fishing along the park's six miles of shoreline, and hiking along the park's four miles of trails that connect to the community of Edgemere. North Point Park is also home to the historic Defenders Trail used during the War of 1812 Battle of North Point.

6. *What transportation is available?*

Bayside at Fort Howard will provide transportation as required for residents who do not drive. This will be a combination of shuttle transportation to stores and community locations and events combined with medically necessary transport to hospitals and doctors. Bayside vehicles will provide scheduled weekday transportation to the Baltimore VA Medical Center and nearby shopping centers. Trips to downtown Baltimore and major shopping malls are also arranged at a nominal charge. In addition, Bayside buses and vans will be available for special purposes such as one-day tours and attendance at concerts, theaters, museums, and other attractions.

7. *I have not moved in many years. Is there someone on staff who can help me?*

Yes. We will have a fulltime, experienced Moving Facilitator who can help handle the arrangements of your move. There will be a reasonable charge for this service.

8. *What types of residences are available?*

Bayside offers a variety of floor plans ranging in size from studios to 2½-bath cottages. All residences are designed for personal comfort, safety and efficient use of space. Floor plans are provided in the application package.

9. *What is provided in the residences?*

Residences will be equipped with wall-to-wall carpeting, vertical or mini blinds, electric stoves, frost-free refrigerators, dishwashers, garbage disposals, and smoke detectors. Bathrooms will include tub with shower and safety rails or large walk-in showers. All residences will be protected by modern fire protection systems and certain apartments will be equipped with emergency call systems.

10. *Can I make modifications to my residence?*

Yes. Bayside policy generally will allow interior modifications that do not interfere with the structural integrity of the building. However, you must agree to have the work professionally done and to restore the residence to original configuration, if required, upon vacating. A modification policy statement and sample request form will be available upon request.

11. *After becoming a resident, is it possible to move to a different unit?*

Yes. Residents are entitled to one voluntary in-house move to another unit of the same housing type (active, independent, assisted, skilled nursing). The marketing staff will contact you and offer the desired type of residence in accordance with the established priority system. When a residence of the type desired is available and you accept it, you will pay for movement of furnishings and will be charged an administrative moving fee. Additional fees may be necessary depending on the size of the residence chosen.

12. *I am disabled. Will all units and facilities at Bayside be fully accessible?*

The buildings will feature ramps and/or elevators, and will be in full compliance with applicable building codes regarding accessibility, and will follow “universal design” standards.

13. *Can I smoke at Bayside?*

Bayside will have designated areas for smokers.

14. Am I required to carry either personal property insurance or liability insurance?

Bayside will not insure your personal property or liability. You are encouraged to obtain personal property insurance; you are required to carry liability insurance. Please contact an insurance specialist to determine what options are available to you.

15. Can you tell me a little bit about the history of Fort Howard?

Sure. Fort Howard is a historical 100-acre property established in the early 19th Century as a Coast Artillery Site. The Fort was named for Colonel John Eager Howard, a distinguished officer of the Maryland Line during the Revolution. Used as a main thoroughfare by the British to land 4,700 soldiers, sailors, and marines in 1814, the Fort was eventually operated as a medical center by the Veterans Administration from 1940 until its mission changed in 2002. Once the chief defense and harbor headquarters for the whole Baltimore region, the historic significance of this site will be preserved to create a bright future for its residents.

AMENITIES AND ACTIVITIES

1. What facilities are available at Bayside?

Bayside is designed to include a broad range of programs to promote and support your social, recreational, cultural, and spiritual interests. The community will have a full-service dining room, a multipurpose community center, marina, environmental learning center, veterans museum, restored community theater, community activity center, health and wellness education center, retail shopping center, restaurants, recreational walking path, historic trail, County Park access, shuttle/transportation service, and a 24-hour front desk. A swimming pool will be available for use by all residents which will be built in a future phase.

2. Are space and service available for entertaining?

Yes. Arrangements for resident-sponsored special occasions such as teas, luncheons and dinners through the dining room will be welcomed. Bayside's dining rooms and other community areas will offer a variety of attractive settings. Catering service to individual apartments for such occasions will be available.

3. Is there a beauty salon/barber shop on-site?

Yes. Bayside will operate a full-service beauty salon/barber shop with professional, licensed hair stylists, at a reasonable cost. Men's haircuts will be offered also.

4. *Are laundry facilities available?*

Yes. All cottages and active living apartments will have washer and dryer hookups. Independent and assisted living units will have access to washers and dryers.

5. *Is housekeeping service provided?*

Yes. Except for active living residences, regular housekeeping service will be provided to each residence. You may arrange additional housekeeping service at your own expense.

6. *Is parking available?*

Yes. Bayside will have uncovered spaces available at no charge.

7. *Is additional storage space available for residents?*

Yes. Storage space for luggage and small items (but not furniture) will be available in both the units and the buildings.

8. *How is mail handled?*

Locked postal boxes will be assigned to each residence. These will be regulated by the U.S. Postal Service. Postal drop boxes will be centrally located and a postal metering machine and stamps will be available at the front service desk. You may also arrange for parcel pickup of outgoing packages with UPS and Federal Express (FedEx).

9. *May I have guests in my residence?*

Guests will be welcome to stay with you for visits up to ten days. If the visit is going to exceed ten days, then the management office should be notified.

10. *Am I free to come and go as I please?*

Yes. You will simply be asked to check out and in with the Front Desk if you anticipate an overnight or extended absence so you may be contacted in an emergency.

11. *Am I permitted to have a house pet?*

Current policy allows residents to have pets in certain buildings and with a pet deposit. There are currently no restrictions as to type or size. It is expected that the size and type of pets will be appropriate to the resident's ability to manage, care for and control the pet(s).

12. What provisions are made for security?

Uniformed security personnel will be on duty 24 hours daily. Additionally, the entrance will have an electronically controlled security gate for after-hours admission.

13. Are there recreational and entertainment activities?

Yes. You can be as active as you want to be. Our professional staff Activities Coordinator will plan trips, tours and entertainment events with oversight provided by our resident Activities Committee. Planned activities for skilled nursing facility residents will be handled by the staff. Social activities will include trips (houses of worship, restaurants, museums, shopping), lectures, clubs (crafts, art, bingo, poker, bridge), evening events (movies and popcorn, musical nights by choral groups, games), and physical exercise (stretching, swimming).

14. Are religious services held at Bayside?

Services are held regularly in houses of worship throughout the surrounding community.

15. Is there someone on staff at Bayside who can help me with benefits?

Yes. Bayside will have Resident Counselors who can provide assistance in understanding and applying for various benefits (e.g. Social Security, DoD/VA benefits, ID card renewal, DEERS enrollment, Medicare/Tricare claims, Survivor Benefit Program, etc.). The Counselors can provide information for residents on insurance needs such as a Renter's Policy (for apartment property and personal liability), Medicare supplements and long-term health care. Assistance can be provided on obtaining legal services (wills, powers of attorneys, trusts, etc.), personal financial management, and issues with problems of aging.

In addition, a Veterans Resource Center will be an important component of the Bayside experience. The Center will provide the following:

- Veterans Benefits and Subsidy Program will be strongly linked to veterans service organizations and local government agencies in order for veterans to learn more about benefits availability and how to find and successfully utilize such benefits including housing, healthcare, driver training, and senior aide.
- Courses that include such topics as introductory computer training and education, federal and state laws and how they affect seniors, and preparation for senior living and new health care needs.
- An Entrepreneurial Business Development Program will offer a unique opportunity for veteran and non-veteran seniors who wish to open businesses of their own both on and off campus.

- Employment services will also be made available to Bayside residents for skills assessment, job searches, résumé preparation, and training opportunities.

DINING ROOM AND FOOD SERVICES

1. What dining room service is offered?

Except for active living residents, breakfast, lunch and dinner will be served daily except Sunday, when breakfast and buffet brunch will be served. Take-out service will be available. The dining room in the skilled nursing facility will provide three served meals every day, with costs included in daily care rates.

2. Are residents required to participate in a meal plan?

Yes, except for active living residents. You will be charged a set amount each month and receive that amount of credit to purchase any meal or menu item.

ACTIVE LIVING

1. What is active living?

Active living is designed for those residents who generally lead an independent lifestyle. It is essentially housing with no specialized senior services.

2. What services do the active living facilities at Bayside provide?

Although there are no additional specialized services provided in the active living units, residents will have access to home healthcare and delivered food services on a fee basis. Active senior buildings are provided common space for social activities and family functions, and active residents will have access to all community amenities.

INDEPENDENT LIVING

1. What is independent living?

Independent living is designed to provide some assistance for those who need a little extra help but are not yet ready to move to assisted living.

2. *What services do the independent living facilities at Bayside provide?*

Residents live in a shared setting with dining rooms, common areas, and activity spaces. Meals are provided but no activities of daily living support services (such as bathing, dressing, and toileting) are provided.

ASSISTED LIVING

1. *What is assisted living?*

Assisted living is designed for those residents who have difficulty living independently yet do not require the round-the-clock care typically found in nursing facilities. It is driven by a service philosophy that emphasizes personal dignity, security, independence, and privacy.

2. *What services do the assisted living facilities at Bayside provide?*

Assisted living services at Bayside were developed with the thought of enhancing residents' abilities to age in place in a home-like environment with increasing levels of service as the residents' needs change. In addition to personal accommodations, assisted living services include:

- Assistance with activities of daily living (bathing, grooming, dressing, or other personal needs)
- Medication management
- Laundry and housekeeping services
- Assistance in arranging for health services
- Twenty-four hour security and emergency response by trained personnel
- Variety of activities and programs
- Scheduled transportation
- Complete maintenance of apartment and all buildings and grounds
- Three meals daily, graciously served in the dining room; and
- General medical oversight.

3. *Can you explain more about the assisted living facilities at Bayside?*

Two levels of service are provided in studios, 1-bedroom, and 2-bedroom apartments designed with views and plenty of room for personal furnishings. Some units are devoted to Alzheimer's/dementia care. Each apartment comes equipped with a kitchenette, wall-to-wall carpeting, shower, closet space, and an emergency call system. Utilities and basic cable are included. Other amenities include an elegant dining room, a beauty/barber salon, laundry facilities, fitness room with exercise equipment, a theater, and a covered patio.

SKILLED NURSING SERVICES

1. *What is skilled nursing?*

Skilled nursing is a level of care for residents that require 24-hour nursing supervision. Increased medical (skilled care/sub-acute/Medicare) and supportive services (long-term and intermediate care) is provided in a more clinical environment.

2. *Are skilled nursing services provided at Bayside?*

Yes. The skilled nursing facility, under the direction of a licensed Administrator, will provide 24-hour a day nursing care. Daily hands-on care will be provided by licensed nurses, certified nursing assistants, and other trained caregivers. Additionally, there will be licensed social workers, certified activity directors, and pharmaceutical, dietary, and other consultants supervising resident care and assisting residents and families with their needs.

Each resident must retain the services of a personal physician who is responsible for supervising his/her medical and overall health care. Residents must remain under the care of a physician at all times while in the facility. The physician is required to meet state and federal requirements with respect to services, frequency of visits, and availability for emergency care.

3. *What is the extent of medical care provided, and what is done in case of serious illness?*

The skilled nursing facility is prepared to meet most of the medical needs that are served by a majority of the licensed private nursing homes in Baltimore County. It will not provide nursing services normally found in hospitals or in specialized rehabilitative or sub-acute care facilities. Treatment for major emergencies and illnesses requiring surgical intervention or intensive care is available at nearby VA and civilian medical facilities.

Home health services can be provided through a Home Health Agency, or if you prefer, the health care clinic nurse manager can give a list of local licensed Home Health Agencies.

4. *Will Bayside pay for any hospitalization or ambulance charges?*

No. Private medical charges are the resident's responsibility. Residents will be required to participate in Medicare, supplemental insurance, or health maintenance organizations (HMOs) to help offset such costs.

5. *Are Medicare and Medicaid accepted?*

There are a limited number of beds available in the skilled nursing facility that will be certified to participate in the Medicare program. Residents qualifying to use their Medicare Part A, skilled nursing facility benefit, following hospitalization will be eligible, subject to availability. Additional information will be available from the skilled nursing facility Administrator.

Medicare does not cover the traditional long-term nursing care otherwise provided in the skilled nursing facility. For long-term nursing facility residents, however, the costs of certain procedures and services such as physician visits; laboratory tests; physical, occupational, and speech therapy, etc. will be covered under Medicare Part B benefits.

Medicaid individuals will be qualified for residence at Bayside. The Medicaid needs test will be used to determine both eligibility and cost.

6. *May I return from a hospital to the skilled nursing facility for convalescence?*

Yes. You would be admitted upon the written orders of a qualified physician who will supervise your care and furnish orders for treatment, activities and medications.

7. *Do I forfeit my residency during a temporary stay in the skilled nursing facility?*

No, but charges for both continue until you return to your residence.

8. *Who determines that I am no longer physically able to care for myself in my residence?*

Bayside is committed to meeting the daily needs of residents throughout their lifetime. A broad range of support services as well as a full continuum of care will be provided to ensure these needs are met. As cognitive and physical abilities decline, residents may have to accept assistance in their apartment or transfer to another unit to receive an appropriate level of care. The fact that a resident is no longer able to care for themselves is a collaborative decision involving the resident, the resident's physician, Bayside staff, and, as appropriate, the responsible party (spouse, son or daughter, or others.)

9. *What happens to the residence if I become a permanent resident of the skilled nursing facility?*

In the case of double occupancy of a residence, your spouse may elect to remain there or be placed on a waiting list for relocation within Bayside to a smaller residence with lower monthly cost. In the case of single occupancy, your residence becomes available to a new resident(s) following a reasonable period for disposition of your household effects.

10. Is residence in the skilled nursing facility permanent and irreversible?

No. If you can live independently in a residence you may request transfer out of the skilled nursing facility. A medical panel will be the final authority and their decision will be based on your physical, social and mental competency to function independently.

11. May I employ a personal physician of my choosing?

Yes. You may employ a Maryland licensed physician at your personal expense.

12. What are the charges for the skilled nursing facility?

A daily rate will be assessed each skilled nursing facility resident and includes nursing care, consultant services, meals, linen and laundry service and use of available equipment. Costs will generally be much less than prevailing rates in other private nursing homes (unless the resident enters the nursing home during the first two years of residency because of a preexisting condition). Daily rates are based upon the level of care required. Current rate schedules for semi-private and private rooms are available on request.

13. What medical equipment is provided?

The skilled nursing facility will maintain wheelchairs, walkers, etc. for temporary use by Center residents. Residents will provide their own wheelchairs, etc., for any long-term needs.

14. Should residents have long-term care (nursing home) insurance?

As with any type of insurance, a wide range of factors and circumstances will influence individual decisions. You are encouraged to acquire long-term care insurance with the added provision for assisted living, home health care, and Alzheimer's/dementia care. Bayside staff will be happy to discuss considerations, but will not endorse any specific insurance plan or company.

MEDICAL SERVICES

1. Is medical care provided for veterans at Bayside?

Yes. There will be a new VA outpatient facility conveniently located near the campus entrance to better serve area veterans. This community-based outpatient clinic will offer exceptional health care services coordinated by experienced and compassionate primary care providers and nursing staff members who specialize in providing personalized attention to the veterans they serve. The clinic will provide general

outpatient care, preventive health and education services, various medical screenings and referrals to specialized programs and inpatient services available throughout the VA Maryland Health Care System.

2. *Will medical care services be available for non-veterans at Bayside?*

A second outpatient clinic adjacent to the VA clinic will serve non-veteran residents of Bayside as well as the local community, providing routine outpatient services such as vital sign checks, blood pressure checks, physician-prescribed medication monitoring and prescription refill services.

3. *Are there any programs or activities that will help me remain healthy during my stay at Bayside?*

A Wellness Center will be developed that offers veteran and other residents of the Fort Howard Campus specific physical activity programs and educational seminars conducted by a wide range of health professionals and practitioners. The major objective of the Wellness Center is to provide residents and other participants with the knowledge, tools and activities to:

- Maintain a healthy physical state and sense of physical well-being
- Educate participants in the latest and most effective techniques available for maintaining their own health
- Become proficient in medical/health self-management techniques.

The Wellness programs would cover a broad range of health-based educational seminars and physical activities that include both traditional and non-traditional approaches. Both physical activity and seminar programs would deal with a variety of wellness, dietary/nutritional, preventative and medical self-management techniques, disciplines, protocols and issues.

4. *Are other medical care and nursing services planned?*

Yes. We plan to open a residential Alzheimer's Care & Research Center called Chesapeake House on the grounds of Bayside at Fort Howard. It will be built with donated funds, and research results will be shared with the entire medical community.

5. *What medical and hospital facilities are located nearby?*

In addition to two on-site clinics – one for veterans and another for non-veterans – the following health care facilities, listed in alphabetical order, are located nearby:

- **The Baltimore VA Medical Center**, as one of the most modern health care facilities in the country, offers veterans state-of-the-art medical technology, clinical services and research programs. It is the acute medical and surgical care facility for the VA Maryland Health Care System and offers a full range of

inpatient, outpatient and primary care services. Located next to the University of Maryland Medical Center with a walkway connecting the two facilities, the medical center maintains an active affiliation with the University in the sharing of staff, resources and technology.

- **The Baltimore VA Rehabilitation & Extended Care Center** specializes in providing rehabilitation and post-acute care for patients in the VA Maryland Health Care System. Located on a park-like campus in northeast Baltimore close to Lake Montebello and a short ride from the Baltimore Beltway, the center coordinates the delivery of rehabilitation services, including physical therapy, occupational therapy, kinesiotherapy and recreation therapy.
- **Franklin Square Hospital Center** is a 357-bed facility providing a comprehensive array of services. Located in the White Marsh area of eastern Baltimore County, Franklin Square is the third largest hospital in Maryland. Its primary service area includes Baltimore City, Baltimore County and Harford County.
- **Harbor Hospital**, built in 1968 on the Patapsco River waterfront, is a 182-bed community-focused hospital with state-of-the-art technology. It is a private, not-for profit hospital governed by a board of trustees based in the surrounding communities. Harbor's continuum of caring includes wellness programs, inpatient and outpatient services, inpatient treatment and home care programs.
- **Good Samaritan**, a 346-bed adult care community teaching hospital founded in 1968 through a gift from local merchant and philanthropist Thomas J. O'Neill, provides comprehensive services which include intensive and cardiac care units, an expanding number of innovative medical and surgical capabilities, and primary care physicians and specialists.
- **The Greater Baltimore Medical Center**, located in Towson, Maryland, two miles north of Baltimore City, is a 292-bed regional hospital serving nearly 22,000 inpatients annually as well as providing some 50,000 emergency room visits.
- **The Johns Hopkins Bayview Medical Center**, one of five member institutions in the Johns Hopkins Health System, is a full service teaching hospital that offers primary medical care to the greater eastern Baltimore community. The facility houses a geriatric center that enjoys a national reputation in the field of aging, as well as a state-of-the-art outpatient center offering extensive clinical programs and technologies, in addition to a trauma center, a neonatal intensive care unit, and a regional burn center.
- **The Johns Hopkins Hospital**, a teaching hospital in Baltimore is widely regarded as one of the world's greatest hospitals, opened in 1889, followed four years later by the university's School of Medicine, revolutionizing medical practice, teaching, and research in the United States. The hospital is now part of

the Johns Hopkins Health System, which includes two other acute-care hospitals and other integrated health-care delivery components, with a network of primary and specialty care practices throughout Maryland, outpatient care, long-term care, and home care.

- **Kernan Hospital**, a provider of orthopedic surgery and the largest inpatient rehabilitation hospital and provider of rehabilitation services in the state of Maryland, has been serving the Baltimore community for over 100 years.
- **Maryland General Hospital**, located in Baltimore, provides medical care in more than 30 specialties. With over 500 doctors and more than 1,500 employees, its services cover education, prevention, and treatment of illness, injury and other sickness.
- **Mercy Medical Center**, a university affiliated hospital sponsored by The Sisters of Mercy, is a full service medical center in Baltimore delivering a comprehensive range of health services including internal medicine, obstetrics and gynecology, urology, pediatrics, gastroenterology, cardiology, minimally invasive and cosmetic surgery, ophthalmology, rehabilitative care and emergency medicine.
- **Northwest Hospital Center** serves the healthcare needs of the greater northwest Baltimore area, including Baltimore County, southern and eastern Carroll County, Baltimore City and northeastern Howard County. Northwest, an all-private room community hospital, has 195 acute care beds, 25 sub-acute care beds and 14 psychiatric care beds.
- **The Perry Point VA Medical Center** provides comprehensive mental health care to Maryland's veterans. The medical center offers long and short-term inpatient mental health care, including an inpatient alcohol and substance abuse treatment program.
- **St. Agnes Hospital** in southwest Baltimore is a full-service community teaching hospital with residency programs in a number of medical/surgical specialties. It is a clinical leader in chest pain emergencies, bariatric surgery, cancer, orthopedics, and women's health.
- **Sinai Hospital of Baltimore** provides a broad array of health-related services to the people of Greater Baltimore. Central to its role is the provision of undergraduate and graduate medical education and educational programs to other health professionals, employees and the community at large.
- **Union Memorial Hospital**, located in northeast Baltimore, is a 278-bed hospital with close to 2,300 employees. A member of MedStar Health, a Baltimore / Washington community-based health care system, Union Memorial annually has over 19,000 admissions and 48,000 emergency room visits. It was named one of the nation's 100 Top Hospitals for cardiovascular care by Solucient, a nationally recognized healthcare research group.

- **The University of Maryland Medical Center** is a major, innovative teaching hospital in downtown Baltimore that provides a full range of health care to more than 300,000 patients each year from Maryland and the Mid-Atlantic region. It is a referral center for the most serious conditions in adults and children, including cancer, trauma, heart disease, neurological disorders and organ transplants. The hospital, home to the nation's fifth oldest and first public medical school, has more intensive care beds than any other hospital in Maryland.
- **University Specialty Hospital** serves a unique group of patients that require some of the most complex, interdisciplinary medical care available. Located at Baltimore's Inner Harbor, the facility provides specialized care services to patients who are critically ill, have multiple complications and/or failures that require continued hospitalization beyond the acute care setting.

ELIGIBILITY AND ADMISSIONS CRITERIA

1. Who is eligible to live at Bayside?

Both veterans and non-veterans are welcome to live at Bayside. However, priority preference is given to veterans. A veteran is a person who served in the active military, naval or air service of the United States, and who was discharged or released therefrom under conditions other than dishonorable. In general, resident classifications, in order of veteran priority standing, are:

- i. Veteran (and their spouse)
- ii. Widow/widower of a veteran
- iii. Divorcee of a veteran
- iv. Non-veteran

Relevant documentation showing proof of eligibility status must be submitted with your application for residence, such as separation papers for veterans, certificate of marriage in a form acceptable to the state of Maryland, death certificate for widow/widowers, and divorce decree for divorcees of veterans.

2. What age do I have to be to become a resident at Bayside? Is the age qualification the same for veterans and non-veterans?

The minimum age for veterans and non-veterans at Bayside at Fort Howard is 55 years of age, except for Affordable Active, for which the minimum age is 62. During each development phase, veterans will be provided preference through a priority reservation system. Disabled veterans are welcomed and encouraged to reside at Bayside at Fort Howard at age 55 and over. Non-veterans will be admitted as space in that phase permits.

3. *Can a person under age 55 move with a qualified senior resident?*

Yes, under the following circumstances: Family members under age 55 who are primary caretakers may live as a resident with the qualified senior resident subject to management approval. Non-related primary caretakers may live-in with a resident upon specific approval of Bayside at Fort Howard management.

4. *Is there a waiting list? How can I put my name on the waiting list?*

Yes, there is a waiting list. There are three ways to be added to the list:

- i. Call the Bayside at Fort Howard Customer Service Message Line at 1-866-698-9731. Messages are retrieved from this line on a regular basis. You will be added to the waiting list upon receipt of your message and notified that you have been added. An application will be sent to you.
- ii. Access the Bayside at Fort Howard website at www.baysidefthoward.com and complete the form under the “Contact Us” link. You will be added to the waiting list upon receipt of your message and notified that you have been added. An application will be sent to you.
- iii. Email the Bayside Customer Response Team at info@baysidefthoward.com with your request including your name, address, phone and any other special requests you may have. You will be added to the waiting list upon receipt of your message and notified that you have been added. An application will be sent to you.

5. *What happens if I am offered a unit and the timing does not work for me?*

Once we have reached you on the waiting list, if you are not ready to move, you may decline offers without changing your position on the list.

6. *Can a person enter Bayside at any level of care or do they have to move in while they are still active and independent?*

New residents will be able to move in at whatever level that is appropriate to their needs. A physical examination is required before entrance. The examination must be accomplished by a licensed physician and is subject to acceptance by Bayside at Fort Howard management.

7. *Are there any discounts available for veterans?*

Veterans get discounts on a certain percentage of units for all four types of housing. The discount depends on the housing type: Active is 5%, Independent is 10%, Assisted is 15%, and Skilled Nursing is 20%. If all the veteran discounted units in the first phase are taken, the veteran will be given the first option on the market rate units in that phase, or he/she can opt to wait for the veteran discounted units in the second

phase, and so forth. There are no special discounts for veterans with service-connected disabilities.

8. *What is Affordable Active and how do I qualify?*

Affordable Active is age- and income-restricted housing for eligible low and moderate income residents. Applicants must be at least 62 years old and meet income restrictions as set forth by Section 42 of the Internal Revenue Code for Housing for Older Persons. Total gross annual income cannot exceed the applicable area median income as posted by the U.S. Department of Housing and Urban Development at the time of application. The affordable apartments are active living units, therefore no services are provided. The units will be located in new buildings to be constructed, will look the same as other multi-family homes to be built on campus, and be pre-wired for basic cable television service, basic local telephone service, and internet service. A community laundry center will be provided in the affordable apartment buildings.

9. *Can you tell me about the VA Aid and Attendance Allowance?*

Many elderly veterans and surviving spouses whose incomes are above the congressionally mandated legal limit for a VA pension may still be eligible for the special monthly Aid and Attendance benefit if they have large medical expenses, including nursing home expenses, for which they do not receive reimbursement. This is a “pension benefit” and is not dependent upon service-related injuries for compensation. To qualify, claimants must be incapable of self support and in need of regular personal assistance. The basic criteria for the Aid and Attendance benefit include the inability to feed oneself, to dress and undress without assistance, or to take care of one’s own bodily needs. For a wartime veteran or surviving spouse to qualify for this special monthly pension, the veteran must have served at least 90 days of active military service, one day of which was during a period of war, and be discharged under conditions other than dishonorable. Your current income and out-of-pocket medical expenses are examined to see if you qualify. You are allowed \$80,000 in assets, your home and a vehicle. Additional information and assistance in applying for the Aid and Attendance benefit may be obtained by calling the VA at 1-800-827-1000. Information is also available on the Internet at www.va.gov or from any local veterans service organization.

10. *Are residents required to transfer any of their assets to Bayside?*

No.

11. *Is a financial worth statement required for entry?*

A confidential financial statement may be required.

12. Must I have a will and a choice of a guardian in the event of physical and mental incapacitation?

Yes. The name and address of the executor or administrator of your will and a statement indicating whom you would like to act as your guardian, if the need arises, must be maintained on file with Bayside.

13. Am I required to disclose the terms of the will?

No. Bayside requires only that there be a will and that management knows the name and address of the administrator or executor or the authorized personal representative.

FEES

1. What is the pricing for units at Bayside?

Pricing varies depending on housing type and unit type. Active living is the least expensive since there are no services provided. Independent living is more expensive than active, followed by assisted living. Skilled nursing is the most expensive because of the high level of care provided. A pricing schedule is included in the application package.

2. Is there an entrance fee or deposit?

There is no entrance fee. There are required deposits for submitting an application. The deposit schedule and policies are included in the application package.

3. What is included in the monthly rental fee?

A detailed outline of the components included in the monthly rental fee is included with the pricing schedule in the application package.

4. What is included in the monthly service fee?

The monthly service fee includes electricity, water, basic cable television service, basic local telephone service, and internet service. The amount of the fee will be provided prior to final selection of unit.

5. Are the monthly rental and service fees subject to increase?

These fees are evaluated annually during budget preparation and, if operating costs have increased, an increase will be made to the fees.

6. *What is included in the community fee?*

This fee covers the cost of preparing your rental unit prior to move-in and maintaining the community areas, including dining rooms, activity rooms, and other common areas. This is a one-time non-refundable fee. The amount of the community fee is included with the pricing schedule in the application package.

7. *Is a security deposit required?*

A security deposit is required for the active, independent, and assisted living options, but not for skilled nursing. The amount of the security deposit is equivalent to the first and last month's rent.

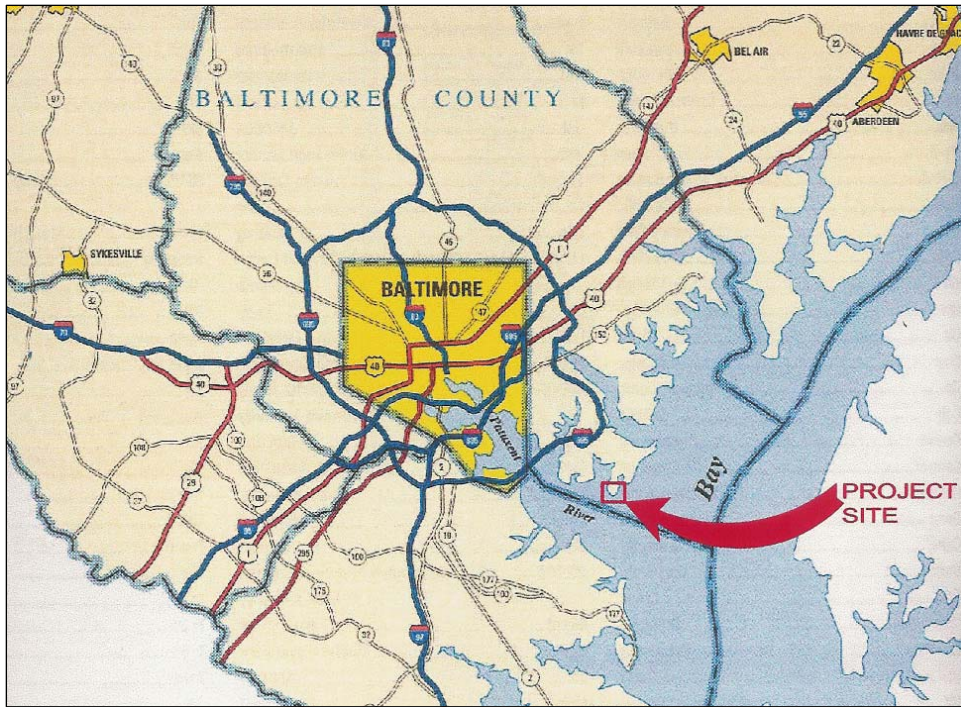
8. *Is there a pet fee?*

A non-refundable deposit is required for each pet. The amount of the pet fee is included with the pricing schedule in the application package.

9. *Is any portion of the monthly rental fee tax deductible?*

A portion of the monthly rental fee may be itemized as a medical expense under the provisions of Internal Revenue Ruling 67-185.





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