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PREMIUM CARE · LUXURY CONCIERGE HOME CARE

The Family Guide to *In-Home Care*

Clear, unhurried answers to the questions every family asks when a loved one begins to need help at home.



ORANGE COUNTY & THE INLAND EMPIRE

PREMIUMCARECA.COM · (909) 284-8657

A NOTE TO FAMILIES

You don't have to *figure this out alone.*

Deciding how to care for a parent or spouse is one of the most meaningful decisions a family makes, and often one of the most confusing.

We wrote this guide to bring the essentials into one calm place: the kinds of care available at home, the early signs it may be time for help, how families pay for care, and how to choose an agency you can trust. It is the same guidance our care coordinators share with families every day.

Read it at your own pace, share it with siblings, and keep it nearby. When you are ready to talk it through, we are here.

The Premium Care family

I The kinds of care at home — Personal care, memory care, recovery, round-the-clock and concierge support

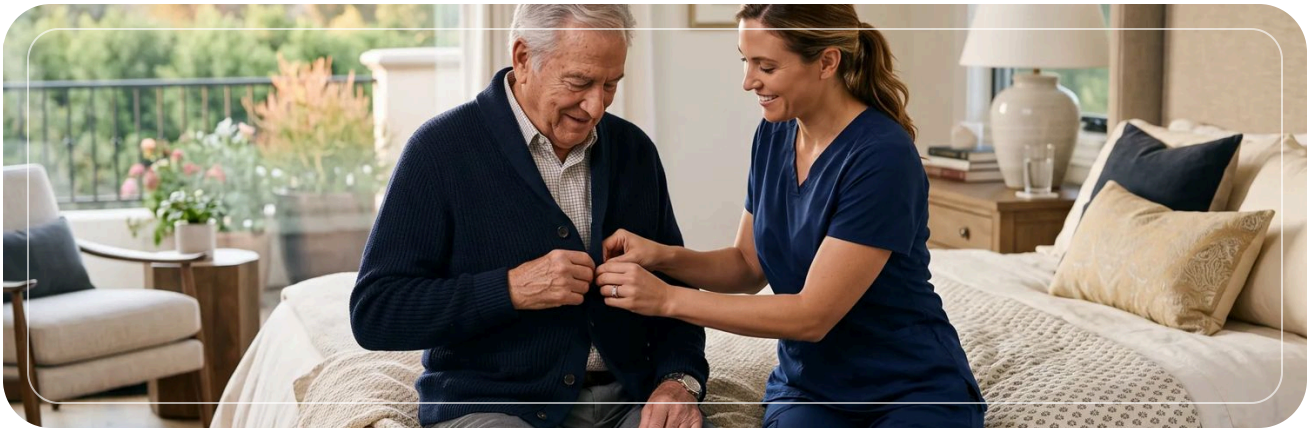
II Signs it may be time — Ten quiet signals families often notice first

III Paying for care — Private pay and long-term care insurance

IV Choosing an agency — What matters, and the questions to ask before signing

V Caring for the caregiver — A survival guide for family members

VI Resources — Trusted local and national numbers



CHAPTER I

The kinds of care *at home.*

In-home care is non-medical support that helps a person live safely and comfortably in their own home. It is different from **home health**, which is skilled nursing or therapy ordered by a physician for a limited time. Many families use both side by side.

i Personal care & companionship

Bathing, dressing, grooming, safe transfers, meals, medication reminders and warm daily company.

ii Memory care

Calm routines, gentle redirection and safety for loved ones living with dementia or Alzheimer's.

iii Recovery & transitions

Support after surgery or a hospital stay, through the first critical weeks at home.

iv 24-hour, live-in & respite

Round-the-clock reassurance, a dedicated live-in caregiver, or relief for family caregivers.

The Concierge Collection. Some families also want help beyond the home: a CNA companion for medical appointments, a traveling caregiver for trips and family events, or a familiar face at the bedside during a hospital or rehab stay.



CHAPTER II

Signs it may be *time for help.*

The shift from doing fine to needing help usually happens quietly. Acting early, while independence and choices are still intact, is almost always easier than acting in a crisis.

- Weight loss or an empty, unfamiliar refrigerator
- Missed or doubled medications
- New bruises, near-falls or unsteady walking
- Forgetfulness that is more than ordinary
- Bathing, dressing or grooming slipping
- A home that is less tidy than it used to be
- Withdrawing from friends and favorite activities
- Unopened mail or missed bills
- A recent hospital stay or new diagnosis
- A family caregiver who is exhausted

"Families rarely regret bringing in help early. They often wish they had not waited."



CHAPTER III

Paying for *care.*

Most families fund in-home care in one of two ways, and many combine them.

Private pay

Families pay directly, often with adult children sharing the cost. Care can be scheduled exactly as needed and adjusted at any time.

Long-term care insurance

Many policies cover in-home care from a licensed agency. Review the benefit trigger, the elimination period and the daily benefit, and keep detailed care records for each claim.

Medicare generally does not cover ongoing non-medical care at home, though it may cover short-term skilled home health after a qualifying event. Some veterans' families also explore VA programs; an accredited Veterans Service Officer can explain what may apply.

How Premium Care handles it. Every family begins with a complimentary consultation, followed by a clear written proposal. For long-term care insurance policyholders, we help with the documentation and claim paperwork so your benefits actually get used.

CHAPTER IV

Choosing an agency *you can trust.*

The difference between exceptional care and ordinary aide service is rarely the brochure. It is the training, the oversight and the accountability behind each caregiver.

Credentials

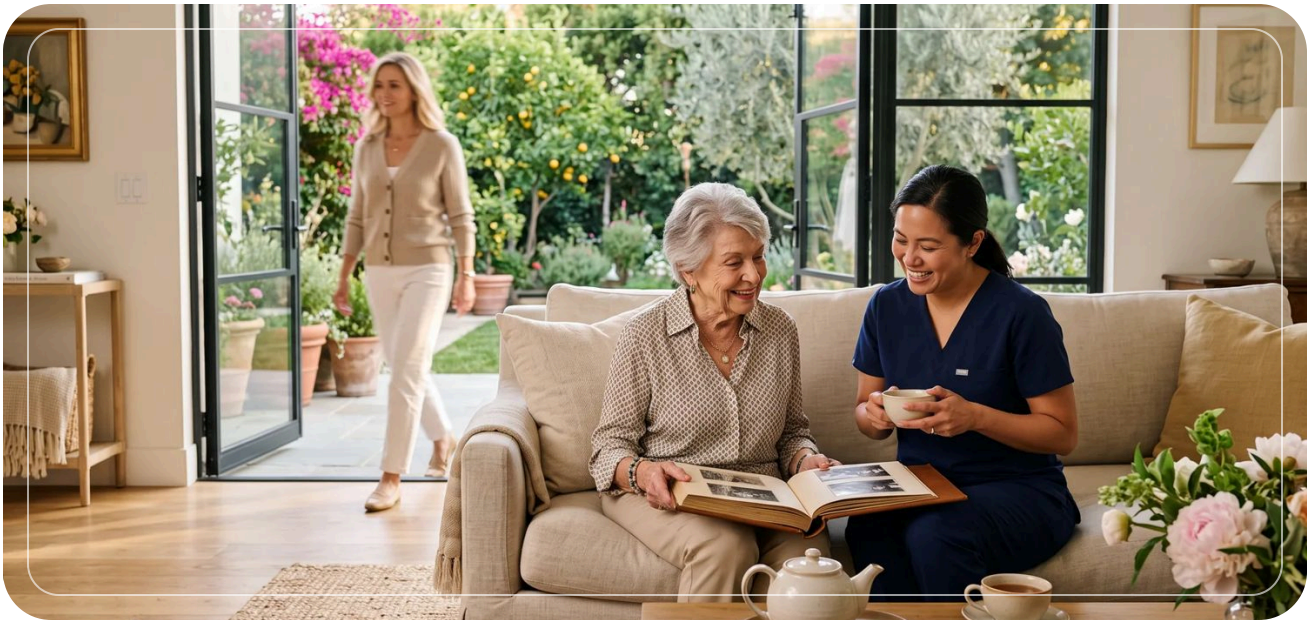
A Certified Nursing Assistant completes state-approved clinical training and passes a California certification exam. Many agencies send uncertified companions.

Oversight & accountability

Look for registered nurse supervision, a licensed and insured agency, and one coordinator who knows your family by name.

QUESTIONS TO ASK BEFORE SIGNING

1. Is every caregiver a Certified Nursing Assistant, and can I verify the certification?
2. Is the agency licensed by the California Department of Social Services, insured and bonded?
3. Do registered nurses supervise caregivers and plans of care?
4. How are caregivers matched to my loved one's personality and routine?
5. Will we see consistent caregivers, and who covers when one is away?
6. Is every visit documented, and how will our family receive updates?
7. Who do I call at 9 p.m. on a Sunday?



CHAPTER V

Caring for *the caregiver.*

Caring for someone you love is profound work, and it is not meant to be done alone. Burnout is not a sign of loving less; it is a sign of carrying too much for too long.

- Schedule rest like an appointment, before you hit a wall
- Share the load: give each family member a defined role
- Keep one shared list of medications, doctors and contacts
- Protect your own health visits and sleep
- Use respite care for a few hours, a night or a weekend
- Ask for help early, not only in an emergency

"When you are rested, you are a more patient, more present caregiver."

CHAPTER VI

Trusted *resources.*

Keep these numbers close. Many families find it helpful to start with their county's information and assistance line.

Area Agency on Aging California statewide line; connects you to your county's office	**(800) 510-2020**
Orange County Office on Aging Information and assistance, weekdays	**(714) 480-6450**
Riverside County Office on Aging Aging & Disability Resource Connection	**(951) 867-3800**
San Bernardino County Aging & Adult Services Age Wise behavioral health line, 24 hours	**(800) 451-5633**
Alzheimer's Association Helpline Support and guidance, 24 hours a day	**(800) 272-3900**
Long-Term Care Ombudsman CRISISline Concerns about care in a facility, 24 hours	**(800) 231-4024**
Eldercare Locator National directory of senior services	**(800) 677-1116**

Verify any caregiver. Look up a Certified Nursing Assistant's certification at **cvl.cdph.ca.gov** (California Department of Public Health), and a home care aide or agency at **ccld.dss.ca.gov** (California Department of Social Services).

Numbers verified October 2026. Agencies occasionally change their lines; check their websites if a number does not connect.



THE PREMIUM CARE STANDARD

Home care, held to *a higher standard.*

Premium Care is a licensed, family-owned home care organization serving Orange County and the Inland Empire. Every caregiver is a Certified Nursing Assistant, certified by the California Department of Public Health and supervised by registered nurses.

Every caregiver a CNA

Not most of them. Every one.

RN supervised

A nurse reviews home safety at the start of care.

One coordinator

Documented visits and updates for your family.

BEGIN WITH A COMPLIMENTARY CONSULTATION

(909) 284-8657

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LICENSED HOME CARE ORGANIZATION #334700237

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