

*the* **GOOD LIFE**

Living healthy longer.

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Rehabilitation update

**Court hearing**

The Commonwealth Court of Pennsylvania began a hearing about the Rehabilitation Plan (“the Plan”) in July 2015. The purpose of the hearing is for the Court to consider the Plan for approval, modification, or disapproval.

During the hearing in July, the Rehabilitator presented a summary of the Plan, and other interested parties submitted their questions and concerns regarding the Plan.

The interested parties include representatives of the Rehabilitator, Policyholders Committee, Penn Treaty American Corporation (the parent company), agents, investors, guaranty associations, and several health insurers.

The hearing is scheduled to resume in February 2016.

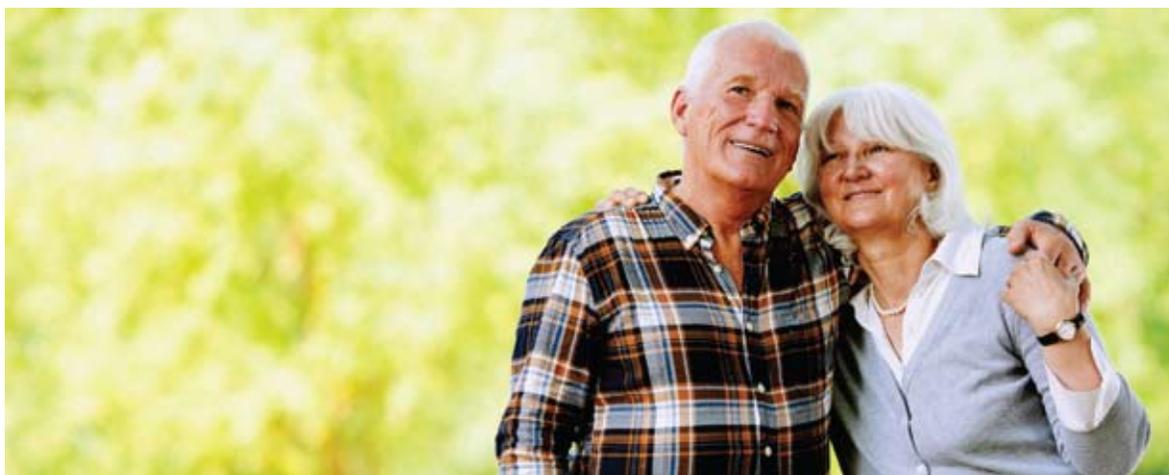
**Court decision**

We do not know how long the hearing will take or when the Court may issue its decision, but the decision process could take many months after the hearing is completed.

**Communications to Policyholders**

Once the hearing concludes and the Court issues a decision, you will be notified of the result of the Court proceedings. If the result requires a decision or action by you, you will be notified at that time and provided detailed information related to any decision or action required.

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## Official company communications

Please be aware that Penn Treaty does not authorize any outside individuals, including insurance agents, to contact our policyholders—in person or by phone—regarding rehabilitation-related matters or to collect premium in connection with their Penn Treaty policy.

When we communicate information to you about the company or your policy, we do so in writing, and mail information to the address that we have on file for you. Any mail from Penn Treaty will be sent in an envelope with Penn Treaty's logo.

If you are contacted by anyone claiming to represent Penn Treaty, and if you are not sure they are an authorized representative of the company, please contact Policyholder Services at 1-800-362-0700.

## “We Track+” service

We are introducing a new service called “We Track+” for policyholders on claim who receive care from private or family member caregivers.

The “We Track+” service allows a caregiver to call a toll-free number to report the hours and services they provide to a policyholder. “We Track+” forwards this information directly to us, which eliminates the need for the policyholder to submit any paper billing or daily care notes.

We have received positive response from policyholders whose caregivers are using “We Track+”. Over the next several months we will be expanding enrollment to additional claimants. If you are receiving home care services from a private or family member caregiver, and you are interested in being considered for this program, please call us at 1-800-362-0700.

We periodically mail customer satisfaction surveys to randomly selected policyholders. In 2015, 94% of survey respondents said they are satisfied with Penn Treaty's service. If you receive a survey, please fill it out and let us know how we are doing.

# Keeping seniors safe from harm

Are you concerned about an elderly friend or neighbor who you think is being mistreated or not receiving help they need? If you see an older adult being abused or neglected, don't hesitate to report the situation.

Many seniors suffer abuse or neglect by those who are responsible for their care. In many cases, the senior may fear retaliation from the abuser, or worry that if they turn in their abusers, no one else will take care of them. By being aware of the signs of senior abuse and neglect, you may be able to help someone who is being mistreated.

## WHAT IS SENIOR ABUSE?

Senior abuse typically occurs where the senior lives—either in their home or a long-term care facility. Abusers can be spouses, family members, or other caretakers. Senior abuse can take many forms, including physical abuse, emotional or psychological abuse, and neglect or abandonment.

## RECOGNIZE THE WARNING SIGNS

At first, you might not recognize or take seriously signs of elder abuse. While one sign does not necessarily indicate abuse, the following are some indicators that there could be a problem:

### Senior's physical appearance:

- Unexplained bruises, cuts, broken bones, sprains, dislocations, or broken eyeglasses
- Untreated physical problems, such as bed sores, unusual weight loss, or dehydration
- Appears over- or under-medicated
- Not receiving needed care for problems with eyesight, hearing, dental issues, or incontinence
- Unsuitable clothing or covering for the weather

### Condition of the senior's home:

- The older adult or caregiver won't let others into the home
- Unsanitary living conditions, such as dirt, bugs, soiled bedding and clothes
- Unsafe living conditions, such as no heat or running water, or fire hazards

### Relationship with the caregiver and others:

- Senior seems afraid of the caregiver
- Caregiver refuses to allow you to see the older person alone
- Caregiver intimidates, threatens, humiliates, blames, ignores, and/or isolates the senior

## HOW YOU CAN HELP

If you suspect that an older adult is being mistreated, tell someone you know who can help, such as their doctor. You can also call Adult Protective Services (APS) in your state. The role of APS is to investigate abuse cases, intervene, and offer services and advice, although the power and scope of APS varies from state to state. To find the APS for your state, visit the National Adult Protective Services Association at [www.napsa-now.org/get-help](http://www.napsa-now.org/get-help) or call them at 217-523-4431.



“Penn Treaty” is the brand name for Penn Treaty Network America Insurance Company (In Rehabilitation) (*dba* Penn Treaty Network America Life Insurance Company in California) and/or its subsidiaries, American Network Insurance Company (In Rehabilitation) and American Independent Network Insurance Company of New York.

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ADDRESS SERVICE REQUESTED

*“Rehabilitation update” continued from front cover.*

### Coverage and claim payments

Please be assured that claims for policy benefits will continue to be processed and paid in the normal course of business while the Plan is being considered by the Court. Your coverage will continue as long as you continue to pay your policy premiums when due.

If you have any questions about the rehabilitation process or about rehabilitation-related information you have received, please contact Policyholder Services at 1-800-362-0700.

Thank you for your continued patience as we work through the Rehabilitation process and court proceedings.

### MOVING?

We want to keep you informed, so let us know if you’ve recently moved and/or changed your phone number.

Change-of-address forms can be obtained at [www.PennTreaty.com](http://www.PennTreaty.com) in the “Forms” section.

Or, give us a call at 1-800-362-0700.