

*the* **GOOD LIFE**

Living healthy longer.

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PO Box 7066  
Allentown, PA 18105

tel 800.362.0700  
www.penn treaty.com

When you have a claim

As you are aware, the life and health insurance guaranty associations in the states where Penn Treaty and American Network were licensed to do business assumed responsibility for covered policies on March 1, 2017. The guaranty associations have contracted for Penn Treaty to continue to administer the policies using Penn Treaty's existing staff, computer systems and policy/claim records. All policy/claims administration phone numbers and mailing addresses remain the same.

If you would like to submit a claim for benefits, please call our Policyholder Services Department at 1-800-362-0700. Our representatives can answer your questions and send you an information

packet containing instructions and required forms for you to complete and mail or fax back to us.

To expedite the claim process, it is important that all requested information be provided to us as soon as possible.

**Prompt notification is important.** Contact Penn Treaty as soon as you start receiving care. Many policies include provisions that may reduce reimbursements if there is a delay in notifying us.

**Information needed:** When you call to initiate a new home health care claim, please have the following information available:

*"Claims" continued on back cover.*



## Who is authorized?

Many policyholders have family members, friends, or other advisors who help them understand their policy or assist with filing claims. For privacy and security reasons, our representatives are only able to discuss your insurance policy and claims with individuals whom you have authorized by completing the correct authorization form and sending it to us. To give us permission to speak to specific people, you must complete and submit the following forms as needed:

**POLICYHOLDER AUTHORIZATION TO RELEASE INFORMATION FORM:** This form gives Penn Treaty permission to provide information about your insurance policy and claim(s) to specific people. This form is available in the “Forms” section of [www.PennTreaty.com](http://www.PennTreaty.com), or can be requested from Policyholder Services by calling 1-800-362-0700.

**POWER OF ATTORNEY (POA DOCUMENTS):** If you have a legal representative who is authorized to make decisions as a POA about your finances or care, you must submit copies of the POA papers to us. POA documents can be faxed to 610-965-6962 or mailed to PO Box 7066,

Allentown PA 18105-7066. Please make sure the POA’s phone number is included.

**HIPAA-COMPLIANT AUTHORIZATION TO RELEASE INFORMATION FORM:** When you sign this form at the time of claim, you are authorizing your physicians and care providers to release your personal health information to Penn Treaty for purposes of processing your claim.

## Proof of caregiver payment required

If your policy provides benefits for a private caregiver or family member caregiver, you may receive reimbursement for eligible home health care services after you have paid your caregiver for those services.

If you have a claim for benefits for care provided by a private caregiver or family member caregiver, or you have hired a new private caregiver or family member caregiver, please pay your caregiver by check because proof of payment will be required prior to receiving reimbursement.

After the initial payment, we will periodically request that you provide proof of payment in the form of copies of the front and back of canceled checks.

### Review your policy

It is a good practice to periodically review your policy so you are familiar with what it covers. If you have questions about your coverage, call Policyholder Services at 1-800-362-0700 and ask a representative to review your policy benefits with you. Please note that if you have misplaced your policy, a \$25 fee will be charged to issue a duplicate.

# How to Keep Your Mind in Shape

When your mind feels sharp and clear, it can help improve your whole outlook. It's easier to focus on and remember important information when your brain is functioning well. To keep your brain in great condition as you age, consider these tips.

## SEEK OUT NEW IDEAS AND INFORMATION

Stimulate your mind with new ideas and information to help build new brain cells and strengthen connections between them. Read a book, go to a lecture, listen to a podcast, watch a documentary, visit a museum, or take a class.

## KEEP YOUR MIND NIMBLE

Playing games, taking time to enjoy your favorite hobbies, or learning new skills are all great ways to challenge and work out your brain.

## STAY PHYSICALLY ACTIVE

Aerobic exercise helps your mind too. Stay as active as you are physically able. Choose an activity like walking, swimming, bike riding or tennis – anything that gets your heart rate up also helps increase blood supply and oxygen to the brain.

## FEED YOUR BRAIN A HEALTHY DIET

Your brain needs healthy nutrients to perform at its best. Eat a healthy diet that includes plenty of fruits and vegetables; healthy fats from nuts, seeds and olives; fish and whole grains. Limit your intake of fried foods, sugar and saturated fats.

## BE A SOCIAL BUTTERFLY

Interacting with other people helps keep your mind sharp. Social activity is good for your brain. Make a point of having conversations with others every day. Have lunch with a friend, call a family member on the phone, volunteer in the community and look for other ways to make personal connections.

## KEEP CALM

Stress is hard on your brain. When you are dealing with stressful situations, look for ways to decompress and give your brain a chance to recover. Practice deep breathing, find something to make you laugh, listen to calming music, or do whatever helps you relax.

## WRITE IT DOWN

Everyone forgets things now and then. Help yourself out by writing things down. When your brain isn't tied up remembering a lot of little details, it can focus on learning and remembering more important things. Make to-do lists, jot down reminders, tack things on a bulletin board, and use a calendar to keep track of upcoming events and appointments.

*This is not medical advice. Please consult your health care provider to determine the appropriateness of this information as it relates to your own health.*



“Penn Treaty” is the brand name for Penn Treaty Network America Insurance Company (In Liquidation) (dba Penn Treaty Network America Life Insurance Company in California) and/or its subsidiary, American Network Insurance Company (In Liquidation).

Penn Treaty  
 PO Box 7066  
 Allentown, PA 18105



ADDRESS SERVICE REQUESTED

*“Claims” continued from front cover.*

- Your policy number
- Your physician’s name, address, phone and fax numbers
- Your caregiver’s name and contact information
- The date you started or will start care
- Your care needs
- Your discharge date, if you are leaving a hospital or facility

**Include the policy number on all documents.** In addition, your caregivers should include your policy number on all documents they send us, including those that show their proof of residence, such as driver’s license, photo ID, home utility bills, rental agreements, and property tax bills. We are unable to match caregiver information to your policy without the policy number, and this delays the processing of your claim.

**Fill out paperwork completely.** Please be sure all forms are completed prior to submission. Incomplete forms may delay the determination of eligibility. Provide all requested information and confirm that forms are signed and dated.

**How soon can you expect a claim payment?** It takes an average of 35 to 45 days after a new claim is initiated to gather the necessary information from policyholders, medical providers and others to make an eligibility determination.

Once initial benefit eligibility is determined, subsequent payments under the same claim are typically processed more quickly. Penn Treaty processes 97% of claim payments within 15 days of receipt of all completed information.