

**INSIDE:**

Protect  
your policy

Automatic  
premium  
payments

Tips for  
better sleep

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Liquidation information

All policyholders received letters in March 2017 notifying them that as of March 1, 2017, the life and health insurance guaranty associations in the states where Penn Treaty and American Network were licensed to do business have assumed responsibility for the companies' policies.

This means the state guaranty associations will continue coverage and pay eligible claims, subject to guaranty association coverage limits and the terms, conditions and limits of coverage.

**Your covering guaranty association**

Policyholders were mailed letters notifying them of who their state guaranty

association is and their state's coverage limit. If you did not receive this letter, or if you would like to request another copy of the letter, please call Policyholder Services at 1-800-362-0700.

**Policy administration**

The guaranty associations have contracted for Penn Treaty to continue to administer policies using Penn Treaty's existing staff, computer systems, and policy/claim records. Penn Treaty is continuing to collect premium and administer claims on behalf of the guaranty associations.

The process to pay premiums and submit claims remains the same, and all policy/

*"Liquidation update" continued on back cover.*



## 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 new 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, we recommend that you 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.

## Sign up today for automatic monthly bank drafts

When you have your premium payments withdrawn monthly from your bank account, you don't have to write a check each month, and you don't have to worry about missing a payment. Monthly payments by automatic bank draft are 0.5% less than paying monthly by check. To sign up, call Policyholder Services at 1-800-362-0700.

## Protect your policy

If you forget or are unable to make a premium payment for your long-term care (LTC) insurance policy, a third-party notification (TPN) can help keep you protected. If you designate a third party, such as a relative, friend or accountant, he/she can prompt you to make your premium payment to help ensure that your LTC policy remains in force. Here's how it works:

**Choose a representative.** You may designate a person to receive notice from Penn Treaty in the event your LTC policy is about to lapse due to non-payment of premium. You may designate someone or change your designee at any time by calling Policyholder Services at 1-800-362-0700 and requesting a TPN form.

**Complete the form.** Complete and sign the one-page TPN form available from Policyholder Services. We must have a signed form for the TPN to be valid. Some states also require the signature of the designated individual.

**Third Party is notified.** If your premium remains due and unpaid for a period of 30 days, Penn Treaty will send a notice to you and also to the person you designated before canceling your LTC policy. This gives your designated third party the opportunity to prompt you to make your premium payment to help ensure that your LTC policy remains in force.

**Review.** Review your TPN designation yearly to make sure the information is current. Please contact us immediately if your third party's address or phone number changes.

### Looking for claim forms?

Most claim forms have a barcode that is specific to each policyholder. If you need claim forms, please call 1-800-362-0700 to request them.

# Getting a good night's sleep

Most adults require 7.5 to 9 hours of sleep a night, although everyone's individual sleep needs are different. What's more important than the number of hours you sleep is that you feel well-rested. Sleep helps improve concentration and memory and allows your body to repair cell damage that occurs during the day. If you don't get a good night's rest, you are likely to feel tired during the day, which can affect concentration and could lead to accidents. A lack of sleep can also cause attention and memory problems.

## NORMAL SLEEP CHANGES ASSOCIATED WITH AGING

As people age, many experience changes to their normal sleeping patterns. For example, you may feel tired earlier in the evening, have a hard time falling asleep, wake up earlier in the morning, wake up more frequently during the night, or need a nap during the day.

## INSOMNIA AND AGING

Although some sleep changes are normal effects of aging, older adults may develop sleep disorders that can affect physical and emotional health. When the following symptoms are experienced on a regular basis, they could be indicators of a sleep disorder:

- Difficulty falling asleep, even when you feel tired
- Trouble getting back to sleep after waking up during the night
- Feeling tired after a night's sleep
- Having difficulty concentrating, or feeling irritable, sleepy or overly emotional during the day
- Relying on sleeping pills or alcohol to fall asleep

## POSSIBLE CAUSES OF INSOMNIA

Insomnia may be the result of some other problem that could be treatable. If you are consistently having trouble sleeping, consider whether any of these could be the reason:

- Are you under a lot of stress, or have you had a traumatic experience?
- Are you feeling depressed, anxious, or worried?
- Are you taking any medications that might be affecting your sleep?
- Do you have any health problems that may be interfering with sleep?

## TIPS FOR A BETTER NIGHT'S SLEEP

The following tips may help improve your ability to get a good night's rest.

- Get moving. Exercise during the day can help promote good sleep.
- Go outside. Exposure to sunlight helps regulate sleep-wake cycles.
- Limit caffeine late in the day and alcohol close to bedtime.
- Avoid looking at computers, tablets and cell phones before falling asleep.
- Establish a relaxing evening routine, and stick to a regular schedule of going to bed and waking up.
- Keep the bedroom quiet, dark and cool for optimal sleeping conditions.

If you experience insomnia, consider speaking with your doctor about possible causes and treatments.

*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).

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ADDRESS SERVICE REQUESTED

*“Liquidation update” continued from front cover.*

claims administration phone numbers and mailing addresses also remain the same. Therefore, you should continue to interact with Penn Treaty as you previously have.

### Claims for services prior to March 1

Policyholders were recently mailed a notice requesting that all outstanding claim information for services provided prior to March 1, 2017 be submitted by August 31, 2017. If you may have a claim for benefits for any services provided prior to March 1, or had an open claim for benefits on March 1 and have not yet submitted all requested information, please submit it promptly.

### Questions

If you have questions about liquidation, you should continue to contact Penn Treaty’s Policyholder Services at 1-800-362-0700. For updated information about the companies’ liquidation, please visit [www.PennTreaty.com](http://www.PennTreaty.com). For information about guaranty associations, visit [www.nolhga.com](http://www.nolhga.com).

### 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.