the GOOD LIFE

Living healthy longer.

INSIDE:

Using technology to enhance your life

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Protect your policy

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Long-term care options

Before the need for long-term care arises, it is a good idea to review your policy to determine what types of services are covered. Your policy may cover home health care only, facility care only, or both.

Home Health Care Services

Home health care is assistance provided in your home for a few hours a day up to around-the-clock care, depending on your needs. It may be provided by a nurse, a home health aide, or another qualified caregiver.

If your insurance policy covers home health care services, this will generally include assistance with bathing, dressing, transferring and toileting. In some policies, assistance with meal preparation, light housekeeping, laundry, grocery shopping and transportation to medical appointments may also be covered.

If you require home care, a Penn Treaty case manager will work with you and your physician to help develop a plan of care that outlines the type, frequency, amount and anticipated duration of care that you may need.

Home Health Care - Policy Eligibility

When you file a claim under your policy for home health care services, a claim examiner will review the information to

"Care options" continued on back cover.

Proof of caregiver payment required

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

We will periodically request that you provide proof of payment such as copies of the front and back of canceled checks. We recommend that you pay your caregiver by check because proof of payment will be required prior to receiving reimbursement. Payments made in cash may affect your reimbursement.

Timely notification important for claims

Please contact Penn Treaty as soon as you start receiving care. Many policies include provisions that may reduce the reimbursement amount if there is a delay in notifying us.

Please don't staple or clip documents

When you send documents to us, please do not staple or clip papers together. All documents are scanned into an electronic filing system, and staples and paperclips must be removed before processing. Thank you for helping streamline the handling of your information.

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 your coverage in place. 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.

"My interactions with everyone at Penn Treaty have been positive. Thank you to all there for making our experience such a good one."

-Comment from a policyholder on a customer satisfaction survey (April 2018)

Technology can enhance seniors' lives in many ways

From staying in touch with grandchildren and ordering groceries online, to setting medication reminders and getting rides around town, seniors are using technology in a variety of ways to enhance their lives.

Seniors can use the services offered by Internet-based companies to make many tasks more convenient and make it easier to "age in place."

Here are a few examples of the ways technology is benefiting seniors:

COMMUNICATIONS

Email is a great way to stay in touch with long-distance loved ones. Free video chat services, such as Skype and Facetime, bring a visual element to phone calls. And many seniors are using social media networks, such as Facebook, Twitter and Instagram, to stay up to date on their grandchildren's interests and activities, reconnect with friends, and meet others with shared interests.

SHOPPING

Seniors who find it difficult or inconvenient to go shopping can have the things they need brought right to their doors. Almost any product can be ordered online from a wide variety of retailers and delivered within days. In many areas, services such as Peapod, Instacart, and Amazon Fresh offer home delivery of groceries. And online banking and bill paying can save a trip to the bank or post office.

MOBILITY

Seniors who no longer drive have new options for getting around. Services such as Uber and Lyft are now available in many locations. These new kinds of transportation services allow seniors to order rides from people in their communities.

HEALTH

Smartphone apps such as MyMedSchedule and RXmindme can help seniors and their caregivers manage medication schedules by setting automated reminders. CaringBridge and Lotsa Helping Hands are examples of smartphone apps that facilitate communication between caregivers.

If you're interested in taking advantage of these tools but aren't sure how to get started, check with your local senior center to see if it offers classes in using the Internet. Always consider any service carefully to make sure it is a good fit for your needs.

AMERICAN
INDEPENDENT NETWORK ℠
A Penn Treaty Company

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ADDRESS SERVICE REQUESTED

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"Care options" continued from front cover.

determine 1) whether your medical condition and care needs meet the eligibility requirements of your policy, and 2) whether the care provider you choose meets the criteria listed in your policy. Information will be gathered from you and your physician(s) to make these determinations.

It takes an average of 35 to 45 days after a claim is initiated to gather the necessary information to make an eligibility determination.

Facility Care Services

The most common types of residential facilities for long-term care are nursing homes and assisted living communities. Nursing homes provide 24-hour supervision and skilled nursing care, while assisted living communities offer support services but not complex medical services.

Facility Care - Policy Eligibility

In some cases, an acute event such as a stroke or fall leads to the need for facility care. In other situations, the move to a facility is not tied to a particular incident. When you file a claim under your policy for facility care, a claim examiner will request and gather the necessary facility documents and records to make an eligibility determination.

How to Submit a Claim

If you would like to submit a claim for benefits, please call our Policyholder Services Department at 1-800-362-0700. Our representatives will be happy to 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.

www.penntreaty.com