

*the* **GOOD LIFE**

Living healthy longer.

**INSIDE:**

Managing  
medications

Review  
your policy

How to  
submit  
a claim

Protecting your privacy

Many policyholders have family members, friends, or other advisors who help them understand their policy or who assist with filing claims.

When you, your representative, your caregiver, or your care facility calls Penn Treaty, please be prepared to provide the policy number. If the policy number is not available, we can look up the policy by social security number.

The caller will also be asked to provide the policyholder's address and date of birth. These safeguards are in place to protect policyholders' privacy.

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.

*"Privacy" continued on back cover.*

PO Box 7066  
Allentown, PA 18105

tel 800.362.0700  
[www.penntreaty.com](http://www.penntreaty.com)



## Review your policy

Are you familiar with the coverage provided by your long-term care insurance policy? We suggest that you periodically review your policy and its riders to be sure you understand your benefits and how to access them.

Pay particular attention to the following:

**Care setting:** Does your policy cover care in a facility? Care at home? Both?

**Maximum Daily Benefit:** What is the most your policy may pay each day you need care?

**Maximum Benefit Period:** How long can you potentially receive benefits? Some maximum benefit periods are a fixed number of years, some are dollar amounts, some are periods of time and others have unlimited or lifetime coverage.

**Elimination Period:** An elimination period (also called a deductible) refers to the time period that you are eligible for benefits but you must pay for those services out of your pocket before the policy begins to pay. During the elimination period, you are responsible for paying for your care; however, bills must be submitted to the Company to count toward the elimination period or deductible.

**Inflation Protection:** Inflation Protection is an optional rider that may have been purchased with your policy. It can help protect a policyholder from the rising cost of care over time.

## How to submit a claim for benefits

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.

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

- Your policy number
- Your physician's name, address, phone and fax numbers
- Your caregiver's name and contact information
- Your caregiver's hourly rate
- The date you started or will start care
- Your care needs
- If you are leaving a hospital or facility, please provide the name of the facility, address, phone number, admission date and discharge date

**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.

"It has been a pleasure dealing with Penn Treaty. They made the entire claim process a smooth experience, and when I call with questions they are always polite and well informed. Bottom line, excellent customer service."

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

# Managing multiple medications

Seniors commonly take multiple medications to treat different conditions, and it is important to manage medications carefully to avoid dangerous drug interactions and over-medication. Here are a few tips to help keep track of your medications and to help take them correctly and on schedule.

## KNOW WHAT YOU ARE TAKING AND WHY

Keep an accurate list of all the medications you take, including prescription drugs, over-the-counter remedies, and herbal supplements. Record the name, dosages, dosing frequency and reason for taking the drug. Bring the list with you to your doctor's appointments so you can ask questions about drug interactions and whether it is still necessary to continue taking everything on your list.

When you are prescribed a new medication, read the label and directions carefully to understand when and how often to take it, and whether there are any warnings about side effects or problems with food or other medicines. Consult with the pharmacist if anything is unclear.

Try to fill all of your prescriptions with the same retail or online pharmacy. By having a record of all your medications in one place, it will be easier for your pharmacist to notice potentially dangerous drug interactions.

## ESTABLISH AN ORGANIZING SYSTEM

Keep all your medications and instructions together in one place, such as a designated cabinet or drawer. They should be somewhere cool and dry where you can easily access them, but out of the reach of children and pets.

If you are taking multiple medications, a pill organizer can help you set up your doses by day and time of day. Some pharmacies also offer multi-dose packaging, in which pills taken at the same time are packaged together.

Set up a refill schedule with your pharmacy so a new supply is ready just as the old one is running out. Also, remember to check the expiration dates on medications and dispose of any old drugs.

## USE REMINDERS

Find a way that works for you to help you remember to take your medications when you should. For example, leave yourself notes in places you will see them, such as on the bathroom mirror or the refrigerator door. Take your pills at the same time you do other routine activities, such as at mealtime, when you are brushing your teeth, or at bedtime. For a high-tech solution, download a smartphone app that can send you reminders when it's time to take a pill.

*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) and American Independent Network Insurance Company of New York.

Penn Treaty  
PO Box 7066  
Allentown, PA 18105



ADDRESS SERVICE REQUESTED

---

---

*“Privacy” continued from front cover.*

**Power of Attorney (POA) documents:**

If you have a legal representative who is authorized to make decisions 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.

**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.

© 2018 Penn Treaty Network America. All rights reserved.

[www.penntreaty.com](http://www.penntreaty.com)