



«Date»

«PHName»

«PHAddress1»

«PHAddress2»

«PHCity» «PHState» «PHZipCode»

Policy Number: «PolicyNumber»

**Covering Guaranty Association: «GAName»**

**Guaranty Association Maximum Coverage Limit: \$«GALimitAmount»**

### **Important Notice About Guaranty Association Coverage of Your Policy**

*Please Read These Materials Carefully and Keep This Notice for Future Reference*

You are receiving this notice because you have insurance coverage under a Penn Treaty or American Network policy. Your policy is now covered by the «GAName».

**The purpose of this notice is to explain:**

- 1) As of March 1, 2017, the «GAName» is continuing your insurance coverage subject to the coverage limit of \$«GALimitAmount».**
- 2) To continue to be eligible for guaranty association coverage, you must continue paying your policy premiums in full and on time.**
- 3) The process used to ask policy questions and for claim submissions remains unchanged.**

Penn Treaty Network America Insurance Company (In Liquidation)  
(Penn Treaty Network America Life Insurance Company in California)  
American Network Insurance Company (In Liquidation)

PO Box 7066, Allentown, PA 18105-7066

As explained in a previous letter you received, Penn Treaty Network America Insurance Company (“Penn Treaty”) and American Network Insurance Company (“American Network”) were placed in liquidation by order of the Commonwealth Court of Pennsylvania.

As a result:

- The Liquidation Orders appointed the Insurance Commissioner of the Commonwealth of Pennsylvania, Teresa D. Miller, as Liquidator of Penn Treaty and American Network.
- The life and health insurance guaranty associations in the states where Penn Treaty and American Network were licensed to do business assumed responsibility for covering eligible policy claims. The policies are subject to guaranty association statutory limits, terms and conditions of coverage.
- Many of those guaranty associations formed a company called LTC Reinsurance PCC (“LTC Re”) to help them fulfill their statutory obligations to policyholders.

**Policy Administration:** Your covering guaranty association has contracted to use the existing Penn Treaty computer systems, policy/claims records, and staff—either directly or through LTC Re—to administer your policy. All policy/claims administration phone numbers and mailing addresses will remain the same.

**Claim Payments and Coverage Limits:** Your covering guaranty association will continue coverage and pay eligible claims under the terms of your policy, up to the guaranty association coverage limit of \$«GALimitAmount» and subject to other conditions for coverage.

Your policy will be fully covered if the benefit limit in your policy is below the guaranty association coverage limit, with one exception. *Exception:* Benefits provided by inflation riders associated with policies held by policyholders being covered by the guaranty associations in Connecticut, Pennsylvania, and Wyoming will be subject to adjustment in some circumstances.

**Where and How to Submit Claims:** The process to submit a claim to Penn Treaty or American Network is the same.

- **File a new claim or ask questions about the claim process:** Continue to call 1-800-362-0700 (Monday–Friday, 8 a.m. – 6:30 p.m. ET).
- **Submit claim information:** Continue to send your documents to the same address: Penn Treaty, Attn: Claims Department, PO Box 7066, Allentown, PA 18105-7066. Or continue to send by fax to 610-965-6962.

**Payment of Premiums:** The process to pay premiums is the same.

- ***Bank drafts:*** No changes are necessary. Your premiums will continue to be deducted from your bank account based on your existing agreement.
- ***Mailed payments:*** No changes are necessary. Premium payments should continue to be mailed to Penn Treaty, P.O. Box 70257, Philadelphia, PA 19176-0257.
- ***Important note:*** To be eligible for guaranty association coverage, it is very important that you continue paying your policy premiums in full and on time. Failure to pay applicable premiums on time may cause your policy to terminate and you to lose guaranty association coverage protection.

**Privacy Notice:** Also enclosed with this notice is a privacy notice, which you should review carefully.

**Frequently Asked Questions:** Please review the enclosed Frequently Asked Questions for additional information. If you have any questions, please contact Penn Treaty's Policyholder Services at 1-800-362-0700.

Sincerely,



Robert Loren Robinson  
Penn Treaty  
On Behalf of Covering Guaranty Associations