

SPRING-SUMMER 2016 *the* GOOD LIFE

Living healthy longer.

INSIDE:

Protect your
policy

Who is
authorized?

Benefits of
“We Track+”
service

PO Box 7066
Allentown, PA 18105

tel 800.362.0700
www.penntreaty.com

Rehabilitation continues

A hearing on the Rehabilitation Plan continues to be postponed by the Pennsylvania Commonwealth Court, and there are no new developments to report at this time. You will be notified by mail when there is new information to report.

Address verification

We want to be sure important information about rehabilitation reaches you. Therefore, we will be conducting an address verification process this year. We will be sending each policyholder a letter asking you to verify the address that we have in our records for you. When you receive that mailing later this year, please complete the verification form and return it to us promptly.

Information on Penn Treaty website

If you are interested in reading court documents related to the rehabilitation process, they are available on our website at [www. PennTreaty.com](http://www.PennTreaty.com). Click on the links for “Rehabilitation” and “Court Documents.”

Questions

If you have any questions about the rehabilitation process, please contact Policyholder Services at 1-800-362-0700.

Thank you for your continued patience as we work through the Rehabilitation process and court proceedings.



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. Designate a person to receive notice 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, we will send a notice to you and 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.

California Home Care Aide Registry

California residents who are hiring a home care aide can visit the Home Care Aide Registry website to locate an aide who has completed the criminal background check process administered by the California Department of Social Services.

Search the registry using the aide's first and last name, and their Personnel ID issued by the registry, to confirm that a home care aide has been approved as a registered caregiver. Visit <https://secure.dss.ca.gov/ccld/hcsregistry/About.aspx>.

Timely notification important for claims

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

Claim form reminder

If you have a claim for home health care, please be sure to fill out the Home Health Care documentation form completely. To avoid processing delays, make sure that all days, times, and charges are filled in, and that the form is signed and dated.

If you receive a call from Penn Treaty, your caller ID will identify the caller as "Penn Treaty 610-965-2222."

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, we 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, 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 our company to assist us in processing your claim.

Benefits of using "We Track+" for home care claims

We have been conducting a trial of a new service called "We Track+" for policyholders on claim who receive care from private or family member caregivers.

The "We Track+" service allows a caregiver to call a toll-free number to report the hours and services they provide to a policyholder. "We Track+" forwards this information directly to us, which eliminates the need for the policyholder to submit any paper billing or daily care notes.

After two weeks of using "We Track+," Florida caregiver Latessia said the system is preferable to completing paper documentation. "It's a lot faster. It saves a lot of time to not have to send in the paperwork."

"I enjoy it because it helps me keep track of my hours," said Brenda, a caregiver in Virginia. Reynolds said the system helps her keep a more accurate accounting of time worked than she could with a paper record.

We continue to expand enrollment in "We Track+" to additional claimants. If you are using home health care services and are interested in being considered for this program, please call us at 1-800-362-0700.



"Penn Treaty" is the brand name for Penn Treaty Network America Insurance Company (In Rehabilitation) (*dba* Penn Treaty Network America Life Insurance Company in California) and/or its subsidiaries, American Network Insurance Company (In Rehabilitation) and American Independent Network Insurance Company of New York.

Penn Treaty
PO Box 7066
Allentown, PA 18105



ADDRESS SERVICE REQUESTED

When you call us...

When you, your representative, your caregiver, or your care facility calls Penn Treaty, please be prepared to provide the policy number. Or, 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 more information about how we protect policyholders' privacy, please see the article "Who is authorized?" inside this newsletter.

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 in the "Forms" section.

Or, give us a call at 1-800-362-0700.