

the **GOOD LIFE**

Living healthy longer.

INSIDE:

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active in
retirement

Don't be
scammed

Automatic
premium
payments

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www.penn treaty.com

Protect your policy with a TPN

Designating a third-party notification (TPN) can help keep your coverage in place, in case you forget or are unable to make a premium payment for your long-term care (LTC) insurance policy.

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 TPN who will receive notice from Penn Treaty in the event your LTC policy is about to lapse due to non-payment of premium. You may designate a new TPN or change your TPN 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 your TPN before canceling your LTC policy. This gives your TPN 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. It is important to contact us immediately if your TPN's address or phone number changes.



Don't be scammed

Seniors are often the target of scams that can carry a large financial and emotional toll. Scammers are developing increasingly clever schemes to con people out of money and steal their information.

Take precautions and use smart strategies to protect yourself from scams and fraud:

Spend and invest money wisely. Before making a large purchase, investment, or donation, talk it over with a trusted family member, friend, or professional financial advisor. Discussing the transaction with someone else will help you make sure it is the right decision for you.

Watch out for fraudulent advertising. Be wary of advertisements you see on television and receive in the mail. Be skeptical of all unsolicited offers. You've heard it before: if something sounds too good to be true, it probably is.

Don't fall for telephone scams. Cut back on phone calls from scammers by adding your number to the government's Do Not Call List. Add your phone number for free by visiting www.DoNotCall.gov, or by calling 1-888-382-1222 from the phone number you want to register.

Use Caller ID and voicemail to screen calls, and don't answer the phone if you don't recognize the caller. Never give out your credit card number or personal information over the phone if you didn't initiate the call. And don't agree

to anything by phone: always insist on getting information in writing.

Protect your information online. If you do business online, use complex, hard-to-guess passwords. If you must write passwords down to remember them, make sure you keep them in a secure location. Don't disclose your account numbers or personal information by email, even if the request appears to come from your bank or other company you do business with. Call them and ask if the message is legitimate.

The schemes used to defraud seniors can be very convincing, and even threatening, so it is important to remember to stay on guard against them. Safeguard your information, ignore all unsolicited offers and requests, and talk over financial decisions with someone you trust.

Explanation of Benefits statements

For each claim processed, you will receive an Explanation of Benefits (EOB) statement. The EOB provides you with a record of charges submitted by you or your service provider(s), along with the reimbursement amount, the name of the care provider, and the date the service was provided.

These statements can help you track the benefits paid on your claim. We recommend you keep these statements on file, as you may find it helpful to reference them for tax filing or other purposes.

"I have been treated with great respect. I am very satisfied with the care you have shown me. Thank you ever so much."
-Comment from a policyholder on a customer satisfaction survey (March 2019)

Staying active in retirement

With retirement comes more freedom over your time. Whether you fill your time with hobbies, volunteering, travel, grandchildren, or other interests, staying active in retirement is important for physical and mental well-being. Here are a few suggestions to help make your retirement years vibrant and fulfilling.

KEEP YOUR BODY ACTIVE

Regular exercise helps improve flexibility and mobility. It can lower the risk of stroke, heart disease, and other medical issues, and it can be a terrific mood-booster. There are many exercise options for seniors, many of which are low-impact to reduce stress and risk of injury. Find activities you enjoy, and be sure to consult with your doctor to help determine the level and types of physical activity that are suitable for you.

Walking – Walk your dog or find a walking buddy in your neighborhood. Take a route that passes through a scenic area and enjoy the view.

Swimming – Swimming works your entire body in a gentle way: it's easy on the joints and great for cardio. Try laps in the pool or a water aerobics class.

Yoga – Regularly practicing activities that promote flexibility and balance can help prevent falls.

Strength training – Build muscle tone by incorporating some light strength-training exercises.

KEEP YOUR MIND ACTIVE

Retirement offers numerous opportunities to engage your mind, learn new things, and stimulate your senses.

Take a class – Try out a new skill or learn more about a subject that interests you. Community colleges are a great place to start.

Pursue hobbies – In retirement, you may have more time to focus on the joy of hobbies. Pick up one that you didn't have as much time for when you were working, or try something new.

Travel – Exploring new places can be exciting. Take a day trip to a nearby town, book a seat on a bus tour, plan that dream vacation, or visit far-flung friends and family.

STAY ACTIVE IN YOUR COMMUNITY

When you lose the daily social interactions that a full-time job provides, it's important to find other social outlets to prevent becoming lonely and isolated. Look for ways to get more involved in your community.

Volunteer – Volunteering is a great way to meet people, discover new things, share your skills or learn new ones. Do you like history? Volunteer as a museum tour guide. Are you a good cook? Teach cooking classes. Love pets? Walk dogs at a shelter.

Attend community events – Festivals, concerts, plays, lectures, and other events can be entertaining and mentally stimulating. Check local events calendars to see what's coming up.

Join your local senior center – You may be surprised at the variety of activities, classes, trips and social opportunities that they offer.



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Penn Treaty
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ADDRESS SERVICE REQUESTED

Sign up today for automatic monthly bank drafts

Automatic bank drafts are a convenient and cost-saving option for paying your premium.

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.

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.

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www.penn treaty.com