

# Navigating the long-term care claims process

When you are faced with the need for long-term care, you deserve the support of a company on which you depend.

At Northwestern Long Term Care Insurance Company (NLTC), we are committed to keeping our promises to policyowners and strive to pay all valid claims promptly, fairly and accurately, compatible with the principle of fairness to all policyowners.

If you believe that you (or an insured loved one) may be eligible to receive reimbursement for qualified long-term care services, begin the claims process by taking these steps:

## STEP 1:

Start the claim process

You may complete the electronic Notice of Long Term Care Claim, which can be found on [NorthwesternMutual.com/claims](https://NorthwesternMutual.com/claims);

OR

Call 1-800-748-9493. We are open from 7 a.m. until 5 p.m., Monday through Friday, Central Standard Time.

Upon receipt of the Notice of Long Term Care Claim, our team of Long Term Care Claim professionals will review the information and schedule an interview call to discuss your long-term care needs. During the interview, we will:

- Learn about your medical condition that may require you to need long-term care.
- Gather information about your health care providers to better understand your long-term care needs.
- Determine what, if any, long-term care services have already been provided or are needed.
- Explain the policy's eligibility criteria and benefits.

## STEP 2:

Complete the claim forms

Based on the information you provide, we will complete the claim forms for you and send them for your review and signature. Receipt of signed claim forms and authorizations allows NLTC to obtain other needed information from your doctors and other long-term care providers.

You will be assigned a dedicated benefit specialist to handle your claim, serving as a consistent point of contact to help with any questions or needs during the decision process.

### TIP:

If you have designated someone to act on your behalf under a power of attorney, guardianship or conservatorship, he or she will be asked to provide documents verifying the power of attorney, guardianship or conservatorship at the time of claim.

### STEP 3:

#### NLTC will determine eligibility

To be eligible for benefits, NLTC must determine that you meet the eligibility criteria of your LTC policy. Specifically, a licensed healthcare practitioner must develop a plan of care and certify that within the last 12 months, the insured person required one of the following as prescribed under the plan of care:

- Hands-on or standby assistance from another person to perform at least two of the six "Activities of Daily Living" (ADL) for a period of 90 days or more, due to a loss of functional capacity. (ADL's are: bathing, dressing, toileting, transferring, continence and eating.);

OR

- Substantial supervision to protect the insured from threats to health and safety due to a severe cognitive impairment.

Our dedicated benefits team, backed by our team of nurses, physicians and claim professionals, will assist you during this process. Policy premiums will be waived from the established date that eligibility begins.

### STEP 4:

#### Satisfy the elimination period

Once eligible for benefits, you must also satisfy the Elimination Period before qualified long-term care expenses can be reimbursed. The Elimination Period, under your long-term care policy, represents the number of weeks you will pay out-of-pocket for eligible expenses before benefits will be payable.

Your Elimination Period, as specified in your policy, is based on the way the policy was customized to meet your specific needs and preferences at the time it was issued. If you have at least one day of qualifying expenses during a calendar week (Sunday through Saturday), the entire week will count toward the Elimination Period.

### STEP 5:

#### Ongoing claims administration

Once you satisfy the Elimination Period, benefits are provided to reimburse expenses for qualified long-term care services. Expenses are reviewed to determine whether they are reimbursable and to ensure the correct amount of benefits are issued. Because the need for care may change over time, our dedicated benefits team will work with you to periodically assess your care needs.

### Inform your loved ones of the plans you've made for long-term care

If there comes a time when you need help with Activities of Daily Living (e.g bathing, dressing, transferring, toileting, continence care or eating), or are experiencing cognitive issues, you may be eligible for benefits under your NLTC policy.

For more information about your NLTC policy or to understand what expenses may qualify for reimbursement, call: 1-800-748-9493 (Mon.-Fri. 7 a.m.-5 p.m. CST).

The information included here is your personal information. You would need to provide appropriate current authorization and designation in order for us to discuss or share this information with a representative.

If you are unable, a loved one or other representative may initiate your claim for long-term care benefits. If this is the case, he or she will be asked to provide the following details during the call.

Policyowner's name: \_\_\_\_\_

Policy number: \_\_\_\_\_

Policyowner's date of birth: \_\_\_\_\_

Is there a Power of Attorney,  
Guardianship or Conservatorship? \_\_\_\_\_

The information above is intended to assist Northwestern Long Term Care policyowners and their family members with the claims eligibility process. The information is not intended for use in the solicitation of long-term care insurance.

Northwestern Long Term Care Insurance Company (NLTC), a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

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