

# When your care needs change

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As your long-term care needs change, we want to be with you every step of the way during your long-term care claim. We understand that you may periodically experience an increase or decrease in the level of care needed. This includes changes in the frequency or type of care needed or in the type of providers that you require. When these changes occur, it is important that you let us know.

## Why does the Northwestern Long Term Care Insurance Company need to know about these changes?

When your care needs change, we want to be sure that we have the most current information to help ensure that all qualifying expenses continue to be reimbursed in a timely manner and that your plan of care remains up-to-date. We also contact any new care providers to confirm appropriate licensing and to give them instructions for submitting duplicate billing statements to us so that you do not experience a delay in benefit payments.

## When should Northwestern Long Term Care Insurance Company be contacted?

There are three important changes that we need to be made aware of as soon as they occur:

There is an increase or decrease in the number of activities of daily living for which assistance from another person is required. These activities include bathing, dressing, toileting, eating, transferring (e.g. bed or chair to standing) and incontinence care.

Example (decrease in need for assistance): Previously, assistance was required with dressing, transferring and bathing, but it's no longer needed with dressing due to an improvement in your physical abilities.

Example (increase in need for assistance): Previously, assistance was required with transferring and bathing only. Additional help is now required for toileting and dressing due to a decline in your physical abilities.

### 1. There is a change in the level of assistance required with any of the activities of daily living due to a change in physical limitations or in the amount of supervision required due to a severe cognitive impairment.

Example: Previously, assistance was required with bathing, dressing and eating due to physical limitations, but additional supervision of activities is now needed due to a change in mental/cognitive status that has created health and safety issues.

Example: Previously, assistance was required only with transferring from sitting to standing and getting in and out of the shower. Additional assistance is now needed with dressing due to change in your physical abilities.



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## 2. A new provider of care or type of service is added.

Example: You have been receiving care in your home and are now moving into an assisted living facility.

Example: You were using one home health care agency and are now switching to a new agency.

Example: You had hired an individual to provide in-home care (an independent provider not associated with a specific agency), and you are now hiring a new person or agency.

## How do I contact Northwestern Long Term Care Insurance Company about these changes?

When any of these changes occur, please contact our team of long-term care benefits experts at 800-748-9493, extension 6610087, to let us know about the change. If you are adding a new care provider or service, we will ask you to give us that provider's:

- Name (personal or name of home care agency or facility),
- Address,
- Phone number, and
- Fax number.

## We're here to help.

At Northwestern Long Term Care Insurance Company, we are committed to providing you with personal and responsive service during this difficult time. Please do not hesitate to contact us with any questions regarding your claim.

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

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