

Claiming your Nationwide® long-term care benefits

When long-term care (LTC) needs arise, it can be a difficult and complex time for individuals and families. Nationwide is on your side to help you through the process of filing an LTC claim and initiating the payment of benefits.

Even if you don't have all the information that you think you might need, a Claims Coordinator will help you with the process.

What you should have ready to initiate the claims process:

- Your (or the insured's) policy number
- Contact information for the owner and insured, if they are not the one initiating the claim
- Financial and health care power of attorney, if available



Do you or a loved one have long-term care coverage from Nationwide® and need to file an LTC claim? You can start the process by calling us at **1-800-848-6331**.

What will the process be like?

1

After you contact us, we will verify the insured's coverage and assign a Claims Coordinator.

2

Your Claims Coordinator will contact the insured or their legal representative and explain long-term care, the claims process and pre-assess the insured's condition.

3

A claims packet is sent to the insured/owner if the claim appears to be an LTC event.

4

Upon receipt of the completed claim forms, the Claims Coordinator collects information to substantiate the claim, which could include medical records and an in-person assessment.

5

The Claims Coordinator will review all requirements to determine eligibility and the date of loss.

6

If the claim is approved, the Claims Coordinator will develop and coordinate a plan of care that best fits the insured's needs.

What are the requirements to receive long-term care benefit payments?

To qualify for and begin receiving monthly LTC benefits, the following must happen:

1. The insured must be certified by a U.S.-licensed health care practitioner to:

Be unable to perform, **without substantial stand-by or hands-on assistance** from another individual, at least 2 activities of daily living (ADLs) due to a loss of functional capacity for a period of at least 90 days.

Activities of Daily Living:

Bathing, continence, dressing, eating, toileting and transferring

OR

Have a **severe cognitive impairment** that requires them to **receive substantial supervision** from another individual to protect from threats to health and safety due to their impairment.

2. **Before benefits begin, the insured must satisfy a 90-calendar-day elimination period.** Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.

The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.¹

How our LTC benefits are paid

All our LTC products pay a cash indemnity benefit. This means that once the claim has been approved, we don't require monthly bills and receipts to be submitted. The full monthly amount is available without any restrictions from Nationwide on how it is spent.



We're on your side every step of the way.
To initiate your claims process, call **1-800-848-6331**.

¹ The recertification will be no more frequent than every 90 days. Your Claims Coordinator will inform you when the next recertification must occur and can help guide you through that process as well.



Nationwide®
is on your side

The information provided here is a guide to help you understand what you may need to know when initiating a long-term care claim at Nationwide. This content provides guidelines and is not an exhaustive representation of what will necessarily happen during the claims process.

Nationwide reserves the right to change any processes that are not part of the LTC Rider or Nationwide CareMatters® contract.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

Benefits are tax free up to the greater of the HIPAA daily limit in year of claim or the actual qualifying long-term care cost incurred. Benefits may be taxable under certain circumstances. Consult your tax advisor.

Federal income tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law and is not guaranteed. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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LAM-4715AO (08/22)