

We realize you and your family are going through a time where some difficult decisions may need to be made. We're here to help make the process easier. This brochure outlines the steps involved when filing a Long Term Care insurance claim and provides answers to the most common questions.

Your doctor or other medical professional will assist you in determining the services that are appropriate for your long term care needs. Your Transamerica Long Term Care policy outlines the benefits, services, and types of care that are covered.

STEPS TO FILING A CLAIM

Contact us as soon as possible.

Once you have determined Long Term Care services are needed, it is imperative you contact us immediately to initiate a claim.

<u>Contact a Claims Specialist in our Claims Customer Service Department at:</u> 866-745-3545 Monday – Friday 8:00 a.m. to 5:30 p.m. Central Time

Complete documentation.

A claim form packet will be sent to you or your representative, which will contain:

- A HIPAA authorization for the Release of Medical Records
 This form allows care providers to release pertinent information directly to us to expedite review
 of the claim.
- Authorization for the Release of Information to Family Members & Other Individuals

 (also referred to as the "Friends and Family Form") if applicable. This form allows us to discuss the claim
 with designated representatives.
- A Questionnaire about the claimant, any designated contact people, and all care providers.

The documents listed above must be completed, signed, and dated by the insured or their legal representative.

» Power of Attorney (POA) — if applicable. If the insured wishes to have someone act on their behalf and manage their insurance affairs, we will need to have a valid copy of the POA papers on file with us. You may wish to seek legal advice to ensure you have the appropriate type of POA in place.

- Gathering the documentation needed for us to determine the eligibility of both the insured and the service or care provider they have selected. This documentation is dependent upon factors such as the insured's condition, policy, or state requirements.
- Scheduling and conducting an on-site assessment the insured will be asked to meet with a medical
 professional (usually a licensed nurse) to assess their needs for services. This assessment is usually
 conducted in the home or the facility where they are currently residing.

MAKING-A-MOVE NAVIGATING HEALTHCARE AGING IN PLACE



HOME CARE

VA BENEFITS

DEMENTIA

Obtaining a list of service providers in your area

Alee Solutions can provide you a personalized list of senior living options, after reviewing your policy, to ensure time touring is spent on options that indeed meet criteria for your policy. * We are here to help you through the process and know what TRANSAMERICA needs from the facility or home-care provider to start processing the claim. This service is offered free of charge for our clients and is highly recommended.

We can provide you with brochures and video tours to help make the best use of your time during this journey.

Obtaining a list of service providers in your area, if necessary, such as nursing facilities, adult day care, visiting nurse associations, and community outreach.

UNDERSTANDING MEDICARE STROKE ELDERLAW COORDINATION

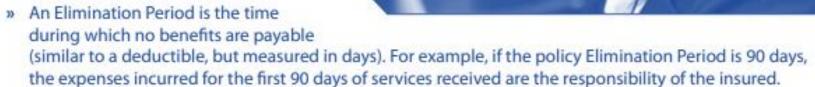
FREQUENTLY ASKED QUESTIONS

What are the requirements for Claims Reimbursement?

- Eligibility criteria has been met and the claim has been approved; and,
- · The Elimination Period has been met; and,
- Itemized Billing Statements have been submitted.

If the policy has an Elimination Period how does it impact the claim?

 The Elimination Period must be met before any Long Term Care policy benefits can be paid.



Alee Solutions reminds our clients that at times it is beneficial to start a policy at home with in-home care benefits when it is better for the client. Each policy is different, and we can assess if this option might be right for your loved one while we work to find the best senior living option for them.

Elimination Period	
Nursing Home	90 Days
Home and Community Care	10 Days



» These dates of services are applied towards the Elimination Period as long as the services have already been rendered.

What do Itemized Billing Statements include?

- The name of the insured.
- Policy number.
- Name of the provider of service.
- · The dates/times of the service and the associated charges (hourly or daily).
 - » If there are days during the billing period when services are not received, these dates will need to be indicated on the itemized billing statement.
- The bill must be on the provider's letterhead.

When can bills be submitted?

Note: Most facilities will bill for their services in advance. Services must be rendered before benefits can be considered for payment. Billing statements submitted in advance of the service being rendered will have to be resubmitted.

We understand that you may still have questions about your claim. If so, please contact us at:



Transamerica Life Insurance Company P.O. Box 869093 Plano, TX 75086-9093 Toll Free: 866-745-3545

Information and images taken from client policies, after given approval to share, and from Transamerica booklet on how to submit a claim. Please contact Transamerica for approval and specifics. Alee Solutions is not responsible for approval of claims and recommends clients verify with Transamerica directly. *