

# Understanding long-term care claims at Nationwide®

At Nationwide®, we strive to help you deliver extraordinary care to your clients when they need it most. Our Long-Term Care (LTC) Claims department is committed to providing your clients with a positive experience as we answer questions, guide them through the claims process and get LTC benefits to them in a timely manner.

And because we offer **cash indemnity benefits**, once requirements have been met and your client's claim has been approved, the policyowner begins to receive a monthly benefit without the need to submit bills and receipts, eliminating the monthly claims hurdle of reimbursement plans.

## Long-term care resources

### Initiating a claim: 1-800-848-6331

A member of our dedicated Claims team will assist you and your client with initiating their claim for LTC benefits.

### Nationwide Caregiver Advocate:

[caregiveradvocate.com/nationwide](http://caregiveradvocate.com/nationwide)

This service is available to anyone who has long-term care coverage with Nationwide. It can help them and their caregivers find and review service providers and coordinate caregiving. It also offers an extensive library of content and can help with assessing care needs.

### Benefit payments

Clients receive benefit payments via check or electronic funds transfer directly to their checking or savings account. And because our LTC benefits are cash indemnity, your client will know each month how much their benefit will be.

### Long-term care cost projections

Explore detailed costs across the country. This includes both informal and formal care projections, a client-ready report and the ability to dial in hours of care per week.

**Web:** [nationwidefinancialltcmap.hvsfinancial.com](http://nationwidefinancialltcmap.hvsfinancial.com)

**Apps:** *Apple App Store*

[itunes.apple.com/us/app/nationwide-ltc-cost-calculator/id1456442032?mt=8](https://itunes.apple.com/us/app/nationwide-ltc-cost-calculator/id1456442032?mt=8)

*Google Play*

[play.google.com/store/search?q=LTC%20Cost%20Calculator&c=apps](https://play.google.com/store/search?q=LTC%20Cost%20Calculator&c=apps)

Use code **"NW2000"** to activate.

**Long-term care basics:** [nationwide.com/cps/ltcbasics.htm](http://nationwide.com/cps/ltcbasics.htm)

Share this website with clients and prospects to help them understand long-term care.



## Good to know

### How LTC benefits are paid

(based on 2019 LTC benefit payments)

- **42%** informal care
- **23%** assisted living/residential facility
- **21%** formal home health care
- **14%** nursing home

### Top three reasons for a claim

(based on 2019 LTC benefit payments)

- Alzheimer's or severe cognitive impairment
- Nervous system/sense organ dysfunction
- Stroke

**Nationwide has nearly 25 years of experience providing LTC solutions.**

# Nationwide has been providing extraordinary care and helping protect families for nearly 100 years.



Visit [NationwideFinancial.com/CareMattersQuickQuote](https://NationwideFinancial.com/CareMattersQuickQuote) to try our CareMatters® Quick Quote Tool<sup>1</sup> today.



Please call us with questions or for more information.

**Life Insurance  
Solutions Center**  
1-800-321-6064

**Nationwide Financial  
Network® Solutions Center**  
1-877-223-0795

**Brokerage General  
Agents Solutions Center**  
1-888-767-7373



**Nationwide®**  
is on your side

<sup>1</sup> This is a hypothetical tool meant to illustrate how Nationwide CareMatters works. Keep in mind that exact dollar amounts will vary based on multiple factors, including how much coverage is selected. Product features, including benefits, exclusions, limitations, terms and definitions, may vary by state.

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• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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.

Nationwide CareMatters II is not intended to be a primary source of life insurance protection, so make sure life insurance needs are covered by appropriate products. 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, and long-term care coverage linked to 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 CareMatters II is a cash indemnity product that pays LTC benefits when the insured person is certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. Taxpayers should consult with their tax and legal advisors about their specific situation.

Keep in mind that the payment of long-term care rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and cash surrender value of the policy. Additionally, loans and withdrawals will also reduce both the cash value and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insured's long-term care, as this may vary with the needs of each insured. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee that the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

Approval for coverage under the policy and attached riders is subject to underwriting and may require a medical exam.

Nationwide CareMatters II may not be available in some states. Please contact Nationwide to determine product availability in your state.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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