



CARDINAL ADVISORS

Long-Term Care Claim Concierge

The accompanying documents are reviewed within our video “Long-Term Care Claim Concierge” by Hans and Tom.

Long Term Care Claim Concierge

SS <input type="checkbox"/>	- 2 Mutual Insurance Companies - Care coordination, Caregiver support, Claim Coordination	INCOME <input type="checkbox"/>
MED <input type="checkbox"/>	- CareScout Health Advocate - Personal Care needs assessment, Create Care plan, Help find Providers	ESTATE <input type="checkbox"/>
LTC <input type="checkbox"/>	- Home health, Adult daycare, Facility care - Concierge - Best in class Service	TAXES <input type="checkbox"/>
IRA/ 401k <input type="checkbox"/>	- Assigned a Care Specialist within company who is the quarter back of paying the claim - If you are still on the fence, buy long term care insurance for your caregivers	

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CareScout Care Coordination for You and Your Family

Care Coordination Service & Caregiver Support Services





CARESCOUT CARE COORDINATION

Help that you and your family can start using now.

CareScout's Care Coordination Program can help if you or a loved one may be in need of long term care. You may not be sure what type of care you or your loved one needs or what to look for to make those decisions. CareScout has helped families and caregivers address their care needs since 1997.

Care Advice

Talking to someone who understands and has the expertise to know the ins and outs of long term care is invaluable. Thousands of families have benefited from working with professionally trained Care Advocates who are available to answer care-related questions, help assess care needs and help determine an appropriate course of action. Care Advocates can help families find peace of mind by locating and coordinating services.

Unbiased Guidance

Care Advocates provide access to objective, insightful information and research on care providers. CareScout does not collect fees from providers at any time.

Quality

CareScout knows that finding quality care for loved ones is a priority. They are dedicated to helping you find care that matches your loved one's needs with providers in the community whose capabilities and availability best meet your expectations.

Online Resources & Customized Resource Guides

Searching the Internet for useful information can be difficult. It's hard to know if the sources are credible and trustworthy. CareScout can help alleviate uncertainty. After talking with your Care Advocate about your particular situation, CareScout will provide you with a customized Care Resource Guide that will contain care assessment results, information about care providers, and care service provider results.

* Results may vary.

What You Can Expect

If you or your family needs professional guidance, CareScout can provide the following:

Personal Care Assessment Whether the need is for adult day care, home health care services, or facility care, families work with a professionally trained Care Advocate who can answer questions and perform an objective care needs assessment to create a service plan.

Provider Options A Care Advocate can help you find care providers with capabilities and skills that meet your loved one's long term care needs. Upon your request, the Care Advocate may negotiate private pay rates* on your loved one's behalf and initiate care.

Customized Resource Guide A Care Advocate can create a customized resource guide. This guide contains a list of care providers with services to address your loved one's needs.

CareScout will not disclose or share any personal information without your permission.

The Customized Resource Guide includes helpful tips such as how to choose a care provider, questions to ask a potential care provider, and tips of what to look for when touring a care provider or facility.

PHONE: (800) 571-1918

- Personal care needs assessment
- Create a service plan
- Help find providers



Nationwide[®] Care Concierge

Your guide to solving complex issues

Nationwide[®] Care Concierge is available at no additional cost and has unlimited service offering professional guidance through Health Advocate on complex questions and issues that can come up in retirement. It's available with select Nationwide annuities for you and your spouse, dependent children, parents, parents-in-law and beneficiaries. You can seek support on various issues, including:



Finding the right medical care

Locate leading health care providers, arrange treatments and tests, and expedite appointments.



Accessing licensed professional counselors

Receive confidential help on a wide range of issues, with services available in person, by phone and via secure video.



Resolving medical insurance claims

Untangle medical bills and help resolve medical claims, billing issues and claim denials.



Utilizing the personal concierge service

Get help with travel and event bookings.



Clarifying Medicare

Get assistance transitioning from traditional insurance to Medicare and clarifying complex Medicare plans.



Locating eldercare services

Address eldercare issues, such as finding assisted living and adult day care providers, for yourself and your eligible family members.



Explaining complex medical conditions

Obtain information about your diagnosis and test results, and research and locate the latest treatments.



Accessing an attorney network

Get assistance answering minor legal questions and finding resources for legal services in your area.

Administered by **HealthAdvocate[™]**

Help is only a call or click away with Nationwide® Care Concierge.

Visit us online to learn more about the services offered for you and your spouse, dependent children, parents, parents-in-law and beneficiaries. Contact Health Advocate the next time you have an issue or a question.



1-866-799-2688



HealthAdvocate.com/members
(Org. name: Nationwide Care Concierge)



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is on your side

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Care Solutions Claims Concierge

Caring for you when you need us the most



ONEAMERICA®

OneAmerica® is the marketing name for the companies of OneAmerica

Providing you with best-in-class service

If you or a loved one needs long-term care, you may have concerns about how you'll navigate the claims process. Rest assured that you'll never have to go through it alone. At OneAmerica® we're committed to providing best-in-class service at every turn.

With our OneAmerica Care Solutions Claims Concierge, based in our home office, you can get help quickly when you need it the most.

How OneAmerica® Care Solutions Claims Concierge works:

- If you or a loved one needs extended care, call us first.
The sooner you call, the sooner we can start answering your questions and processing your claim.
- We'll assign a Care Specialist to your claim to help you complete the required forms.
- Your Care Specialist will communicate on your behalf with doctors and other care providers to gather all of the necessary information.
- Along with answering your questions, your Care Specialist is available to offer support and guidance throughout the claims process.

FAQs

How much does it cost to use the Claims Concierge service?

Nothing. This service is another benefit of choosing a Care Solutions product, and there is no additional cost to let us help you through the claims process.

Is this service available for the product I chose?

Claims Concierge is available with every OneAmerica Care Solutions product.

How can I initiate a claim if I don't want to call?

You can contact the OneAmerica Care Solutions claims department by phone, fax, email and mail — whichever you prefer.

Exclusive benefits



Free of charge. When our policyholders need LTC services, they can access claims support at no additional cost.



Faster decisions on claims. Our Care Specialists provide dedicated attention to each policyholder, helping the claims process run smoothly and efficiently.



Personalized service. Our Care Specialists are experts in LTC protection. They're trained and equipped to deliver on our promises when policyholders need us most.

Call us first. We're here to help.
1-800-275-5101, option 3.

Note: Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Not available in all states or may vary by state.

About OneAmerica®

A national leader in the insurance and financial services marketplace for 140 years, the companies of OneAmerica help customers build and protect their financial futures. OneAmerica products include retirement plans, individual life insurance, annuities, long-term care solutions and employee benefit plan products. For more information, visit **OneAmerica.com**.

Help is One Phone Call Away

OneAmerica® Claims Process Explained

Our Care Benefit Concierge will treat your clients like family, ready to take as much off their plate as possible. We're here for them, so they can focus on providing the love and attention only they can give.

Power of Attorney or Claimant



Call **1-800-352-6608**.
They'll need the policy number.



Sign and submit all the forms online,
via email, fax or physical mail.



Focus on the love and attention only they
can give. (adapting home or decorating
new space, moving into a facility, etc.)

Visit
oneamerica.com/claims
to learn more about
how we can help your
customers file a claim.

OneAmerica



We'll assign a designated Care Benefit
Concierge to your client, who will handle
the claim from day one. The same care
specialist the entire way through.



The Care Benefit Concierge will be
available to answer any questions related
to the forms and other documentation
needed.



The Care Benefit Concierge will:

- Help the claimant determine a plan for care.
- Contact doctors and care providers on your client's behalf.
- Review their policy and determine coverage eligibility.
- Contact the care provider to iron out details.

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Resources for you

While the policyholder gets the care he or she needs, claimants receive the answers and support they need from their Care Benefit Concierge, who is available for questions, follow-ups and to make plan adjustments as needed.

Our personalized approach enables us to support your clients as efficiently and wholeheartedly as possible. Our team is ready to help them navigate extended care, removing as much stress and anxiety as we can. We have resources and guidance available to you and your clients online, 24/7.

Note: The claimant could be a spouse, child, a loved one or a power of attorney who submits a claim on behalf of the policyholder.

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