

# Care Support for You and Your Family

Privileged Care Coordination Service & Caregiver Support Services



Genworth Life Insurance Company (Genworth Life) is proud of its commitment to helping our customers with the consequences of a long term care situation.

Whether it's helping protect your assets or helping you find resources to meet a long term care need, we are here when you need us. With nearly 40 years of experience in the long term care industry, Genworth Life has helped hundreds of thousands of people just like you make informed decisions about the care of loved ones.<sup>1</sup>

This help is provided to you and your family through two different service offerings included as part of your long term care insurance plan:

#### PRIVILEGED CARE® COORDINATION

### Helping You

As the insured, if you are eligible for long term care benefits, you will have access to Privileged Care Coordination Services. As part of our claims process, a Privileged Care Coordination Team,<sup>2</sup> which includes a Licensed Healthcare Practitioner, is available to provide assistance ranging from helping with initial claims paperwork to creating a Plan of Care.

#### CAREGIVER SUPPORT SERVICES

### Helping Your Family

Caregiver Support Services, provided by CareScout,<sup>®</sup> a Genworth company, can help you (the insured) and your immediate family if they have a long term care need at any time.<sup>3</sup> CareScout specializes in helping caregivers identify care resources for aging parents or other family members.

Using Privileged Care Coordination Services and Caregiver Support Services does not reduce benefits available under your long term care insurance plan.

<sup>1</sup> Based on Genworth internal data 12/2013.

<sup>2</sup> Privileged Care Coordinators are licensed healthcare practitioners and can be any of the following: a physician, as defined in section 1861(r)(1) of the Social Security Act; a registered professional nurse; a licensed social worker; or any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury of the United States.

<sup>3</sup> CareScout is a Genworth Financial business that provides professional elder care related support activities. Genworth Life may change the provider or types of information and referral services it provides under the policy.





# Once you have a situation that requires long term care, Privileged Care Coordination Services are there to help you.

When you have a long term care need, it's easy to get overwhelmed with all of the available care options. Depending on the type of care services needed, long term care can be received at home, in the community, in an assisted living facility or in a nursing home.

Genworth Life's Privileged Care Coordination Team can help you and your family identify your care needs. They can also supply additional information on free programs and services that may be of benefit to you.

Privileged Care Coordination Services are provided to you at no additional cost.

### Where to Start

If you experience a long term care event, notify us in order to begin the claims process. We will walk you through the claims process, conduct assessments and answer any questions you may have about policy benefits and eligibility requirements.

### In-Home Assessment

If you prefer to receive care in your home, a licensed healthcare professional will meet with you to conduct an in-home assessment. During this visit, he or she will assess your functional abilities, cognitive status, personal needs and environment.

### Identify Provider Options and Create a Plan of Care

Your Privileged Care Coordination Team will summarize the results of your personal assessment and create an individualized Plan of Care for you.

If you choose, the Privileged Care Coordination Team will help identify resources such as home care agencies, community care, assisted living facilities and nursing homes to address your specific needs.

**As always, the final choice of covered care providers is up to you. If you want to change covered providers at any time, for any reason, you can do so.**

### Ongoing Support and Monitoring

Your Privileged Care Coordination Team will check in with you periodically. Since care needs can change, they will modify your Plan of Care to help you meet your current needs.

A Privileged Care Coordination Team will help assist you through the long term care claims process, from helping with initial paperwork to assisting in the implementation of your care plan.

 PHONE	 IN-HOME
<ul style="list-style-type: none"> <li>• Begin the claims process</li> <li>• Answer questions about your benefits</li> <li>• Conduct an initial assessment</li> </ul>	<ul style="list-style-type: none"> <li>• Assessment by a licensed healthcare professional</li> <li>• Assess your functional and cognitive status and your environment</li> </ul>
<ul style="list-style-type: none"> <li>• Help find local providers</li> <li>• Create a Plan of Care</li> <li>• Identify care-specific resources</li> </ul>	



## Help that you and your family can start using now.

Caregiver Support Services can help if you have an immediate family member, such as a parent or grandparent, that may be in need of long term care. You may not be sure what type of care your loved one needs or what to look for to make those decisions. CareScout, a Genworth company, 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.<sup>4</sup> Care Advocates can help families find a sense of security 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

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 by providing you with a reliable online resource. They have been rating Medicare-certified care providers across the country since 1997. These ratings include facility performance compared to peer facilities nationwide.

On CareScout's website, you can search for information and reports on thousands of care providers nationwide. This website gives you the ability to filter your information geographically to narrow your search.

### What You Can Expect

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

**Personal 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.

<sup>4</sup> Based on Genworth internal data 12/2013.

 ONLINE

- Find helpful tips
- Access ratings and reports on care providers
- Locate care providers geographically

 PHONE

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

Visit CareScout online at [genworth.com/caresupport](https://www.genworth.com/caresupport) or call policyholder services at 800.456.7766.

### In-Home Assessment

You may not be able to answer some of the questions required to assess specific care needs, especially if your family member lives out of the area.

You may request an In-Home Assessment from CareScout for immediate family members.

As part of the In-Home visit, a licensed healthcare professional will assess your loved one's functional and cognitive status, care needs and environment. The Care Advocate will provide an assessment summary and suggested service plan.

The In-Home Assessment is available for a fee.

Support available online or over the phone is included as part of Caregiver Support Services. An In-Home Assessment is available for a fee.



# We want you to know.

## Tax-qualified Long Term Care Insurance

Privileged Choice Flex 3 is intended to meet the requirements for federally tax-qualified long term care insurance.

## Grace Period

We will inform you in writing at the beginning of a Grace Period of a payment that must be made to avoid lapse. If that payment is not made within 66 days of entering the Grace Period, the policy will lapse without.

## Guaranteed Renewability

Once you're insured, as long as you pay your premiums on time and do not exhaust your benefits, your coverage is guaranteed renewable and cannot be canceled except as may be provided by the Misstatements and Incontestability Provision.

## Premiums

We have the right to increase premiums in the future, as stated in the policy. Premiums may not, however, be increased due to changes to your health status or age. Premiums must be paid as specified in your policy to maintain coverage.

## Medical Exam

As part of the application process, you will be required to have a medical exam.

## Exclusions and Limitations

We will not pay Benefits for any expenses incurred for any room and board, care, treatment, services, equipment, or other items:

- For which no charge is normally made in the absence of insurance;
- Provided outside the United States of America, its territories and possessions; unless specifically provided for by a Benefit;
- Provided by Your Immediate Family, unless: specifically covered by a Benefit; or he or she is paid as a regular employee of the organization that provides the services to You;
- Provided by, or in, a Veteran's Administration or Federal government facility, unless a valid charge is made;
- Resulting from illness, treatment or medical condition arising out of any of the following:
  - War or any act of war, whether declared or not;
  - Attempted suicide or an intentionally self-inflicted injury;
- Resulting from Your alcoholism or drug addiction (except for an addiction to a prescription medication when administered in accordance with the advice of a Physician).

## Non-Duplication

Benefits will be paid only for covered expenses that are in excess of the amount paid or payable under:

- Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount).
- Except for Medicaid, any other Federal, state or other governmental health or long term care program or law.

THIS NON-DUPLICATION PROVISION WILL NOT DISQUALIFY A COVERED EXPENSE FROM BEING USED TO SATISFY ANY ELIMINATION PERIOD REQUIREMENT.



## **Genworth Life Insurance Company**

### LONG TERM CARE INSURANCE

6620 West Broad Street  
Richmond, VA 23230

Be sure to review your policy for definitions and more details regarding coverage and its features. This brochure is only a summary of coverage. Policy terms and provisions will prevail.

This is a solicitation of insurance. Details about the benefits, costs, limitations and exclusions will be provided to you by a licensed insurance agent/producer. An agent/producer will contact you.

The Caregiver Support Services set forth in this brochure are the services that Genworth Life Insurance Company (Genworth Life) may currently provide to insureds under policy forms ICC13-8000R1 and ICC13-8001R1. At any time with no notice to you or its insureds, Genworth Life may change the provider, the quantity, the quality, or the types of Caregiver Support Services it provides to its insureds under the policy. Use of Caregiver Support Services does not imply benefit eligibility with regard to any long term care insurance claims made by the insured.

All applications are subject to the underwriting requirements of Genworth Life Insurance Company and are subject to change.

All benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Long Term Care Insurance underwritten by Genworth Life Insurance Company, Richmond, VA

<b>Insurance and annuity products:</b>	<b>Are not deposits.</b>	<b>Are not guaranteed by a bank or its affiliates.</b>
<b>May decrease in value.</b>	<b>Are not insured by the FDIC or any other federal government agency.</b>	