



Starting the Conversation

BUT FIRST CLAIMS WITH DENISE

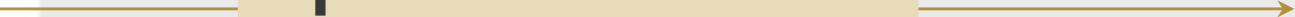
For use with financial professional only. Not for public distribution.

ONEAMERICA® is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)

Our mission

OneAmerica Care Solutions Claims

We **deliver** on our
promises when
our customers
need us most



Support

Guidance

Security

Peace of mind

ONEAMERICA® is the marketing name for the companies of OneAmerica



The client
experience
*Working together
through the journey*

ONEAMERICA® is the marketing name for the companies of OneAmerica

Claims Concierge service

Our people and philosophy in action

We know each of our customers has **unique needs.**

We focus on helping **policyholders and their loved ones.**

We work to **make a difference** for our customer in every interaction.

With **heart, empathy and sense of urgency** every step of the way.

ONEAMERICA® is the marketing name for the companies of OneAmerica

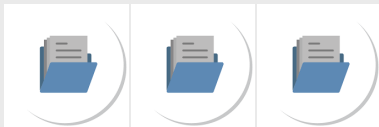
The journey begins

We're here to help



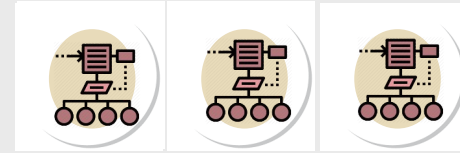
Connect with us first.

Clients can make informed decisions and find support when a long-term event may occur.



Efficient intake process

Claim specialists can be proactive in working with claimant for a positive outcome.



Proactive Claim Processing

- Assign a claims concierge
- 24 to 48 hours upon receipt of authorization the claims concierge will start obtaining documentation by contacting care providers and physicians.
- Follow-up every 10 business days
- Eliminate the need for the clients to re-tell their story every time
- Reduces time for decision

The journey continues

You won't have to do it alone

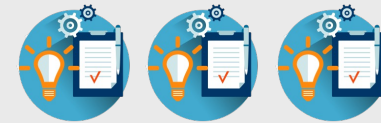


Payment Processing

We work with care provider to send bills in good order for efficient processing

Payments can be processed via:

- Check to policy owner
- Direct deposit to policy owner
- Assignments to care provider



Ongoing claim maintenance

Processes allow us to recertify contract requirements internally so claimants can focus on care, not paperwork.

Starting the conversation

Understanding LTC

Two questions to ask

An asset-based LTC solution

Keep the conversation going

For use with financial professional only. Not for public distribution.

Starting the conversation

Understanding long-term care

Extended care or LTC is “not a condition or a place, but a life-changing event that would have devastating consequences to your loved ones and your ability to keep financial promises during retirement.”
— Harley Gordon



For use with financial professional only. Not for public distribution.


ONEAMERICA[®] is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)

What is extended health care?

- Also referred to as custodial care or long-term care
- Requiring assistance with the activities of daily living (ADLs) —or a cognitive impairment
- Not necessarily nursing home care
 - Most prefer home health care if given the option

LTC-456

For use with financial professional only. Not for public distribution.

A photograph of a middle-aged couple sitting outdoors at night. The woman, with blonde hair and wearing a floral shirt, is smiling broadly. The man, with grey hair and a beard, is leaning in towards her. They are both holding clear plastic cups with blue and green liquids. In the background, a house with lit windows and some greenery are visible.

What is extended health care practically?

Care that provides the ability to live out the last phase of our lives as comfortably and with as much dignity as possible.

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)*

Starting the conversation

Reasons why LTC planning will become even more important



Demographics and the aging of America (Baby Boomer generation)



Increasing life expectancies increase the likelihood of needing care



Cost of care increasing faster than inflation

For use with financial professional only. Not for public distribution.

Starting the conversation

Reasons why LTC planning will become even more important



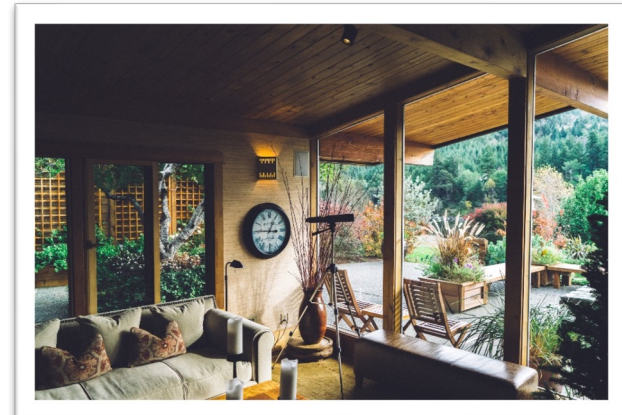
Spouse



Family dynamics



Children



Home, assets, and legacies

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)

Making a decision on long-term care protection can be intimidating. But you can help alleviate any fears your client has by addressing their concerns head-on.

To start a difficult conversation, there are two simple questions to ask every client:

For use with financial professional only. Not for public distribution.

Question #1

“You may never need care, but if you did, how would that affect your family?”

The four important things to consider when a loved one needs care:

Spouses

The stress of caring for the chronically ill loved one can impact the health of the caregiver as well.

Children

Caring for a chronically ill parent tends to affect their career, their marriage, their own children and family obligations.

Family dynamics

When informal care is needed, it may not be shared equally amongst the adult children. Often one sibling bears the burden and it can affect the relationship with siblings.

Unnecessary losses

Not all losses can be avoided. However, the unnecessary emotional and financial losses could be mitigated when your clients are well prepared.

Question #2

“And if you did need care, how would you pay for it?”



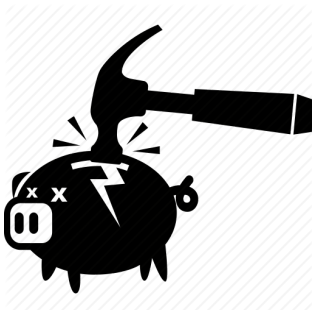
Government

Government programs, such as Medicaid, may require them to spend down their assets first.



Long-term care insurance

In many cases, traditional LTCi can be very expensive, hard to qualify for, and to many, viewed as a “use it or lose it” policy.



Self funding

Requires them to pay out-of-pocket for all expenses. This means paying dollar-for-dollar and could potentially wipe out everything that has been worked for and saved.

For use with financial professional only. Not for public distribution.

Developing a plan:

Insurance options

Traditional LTC insurance

- Use-it-or-lose-it
- Must insure each individual
- Premiums can increase at any time

Asset-based LTC

For use with financial professional only. Not for public distribution.

Asset-based long-term care: (ABLTC)

Specific products based on life insurance and annuities that can provide long-term care benefits.

Some advantages:

- If care is needed, income tax free benefits.
- If care is never needed, asset passes a beneficiary.
- Some companies offer premiums that are contractually guaranteed never to increase.

For use with financial professional only. Not for public distribution.

The Asset-Based LTC Solution

Care Solutions

- 1** *Benefits no matter what the future holds*
- Use it – LTC benefits
 - Give it – death benefit
 - Get it back – guaranteed cash value

- 2** *Guaranteed*
- Premiums — never go up
 - Growth — Asset-Care[®] products increase in cash value
 - Cash surrender value

- 3** *Joint coverage*
- Provides access to the entire death benefit for two people

- 4** *Lifetime coverage option*
- Helps prepare for the possibility of exhausting LTC benefits

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | OneAmerica.com*

A young girl with dark curly hair, wearing a purple and white plaid shirt, is blowing bubbles in a park. She is holding a red bubble wand. In the foreground, the back of a boy's head and shoulders are visible; he is wearing a red and grey shirt. In the background, two people are standing on a grassy area near some trees. The scene is outdoors with lush green trees and a white picket fence in the foreground.

How do we talk with
our clients about
long-term care?

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)*

Keep the conversation going

“What’s more important at retirement?”

Assets

Relates to legacy, gifting and the next generation

Income

Correlates to lifestyle and maintaining a standard of living

LTC-456

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)*

Americans' financial concerns

| GALLUP® | 18 to 29 | 30 to 49 | 50 to 64 | 65+ |
|---|----------|----------|----------|-----|
| Not having enough money for retirement | 50 | 70 | 68 | 37 |
| Not having enough money to pay for your children's college | 46 | 55 | 23 | 8 |
| Not being able to pay medical bills in the event of a serious illness or accident | 52 | 54 | 58 | 43 |
| Not having enough money to pay off your debt | 47 | 45 | 42 | 20 |
| Not being able to maintain the standard of living you enjoy | 52 | 44 | 52 | 41 |
| Not being able to pay medical costs for normal healthcare | 35 | 37 | 46 | 33 |
| Not having enough to pay your normal monthly bills | 40 | 33 | 38 | 29 |
| Not being able to pay your rent, mortgage, or other housing costs | 40 | 30 | 31 | 20 |
| Not being able to make the minimum payments on your credit cards | 14 | 17 | 18 | 15 |

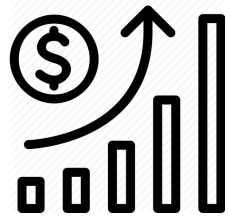
Ranked by percentage very/moderately worried among 30- to 49-year-olds April 3-6, 2014

For use with financial professional only. Not for public distribution.

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com

Keep the conversation going

Ways expenses could exceed income in retirement?



Inflation



Market downturns



Health care

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)*

Important points to remember

Extended health care is not only a life changing event for an individual, it's also life changing for their family.

Preparing can help lessen the impact.

Options exist.

For use with financial professional only. Not for public distribution.

No LTC plan could mean
someone close will be forced
to carry the burden

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | OneAmerica.com*



Help protect her:

- Financially
- Emotionally
- Physically

Enable them to:

- Stay at home together longer
- Reduce the physical and emotional toll of being a sole caregiver
- Be a care supervisor rather than a caregiver



For use with financial professional only. Not for public distribution.

Enable him to:

- Maintain his independence
- Continue relationships and companionship

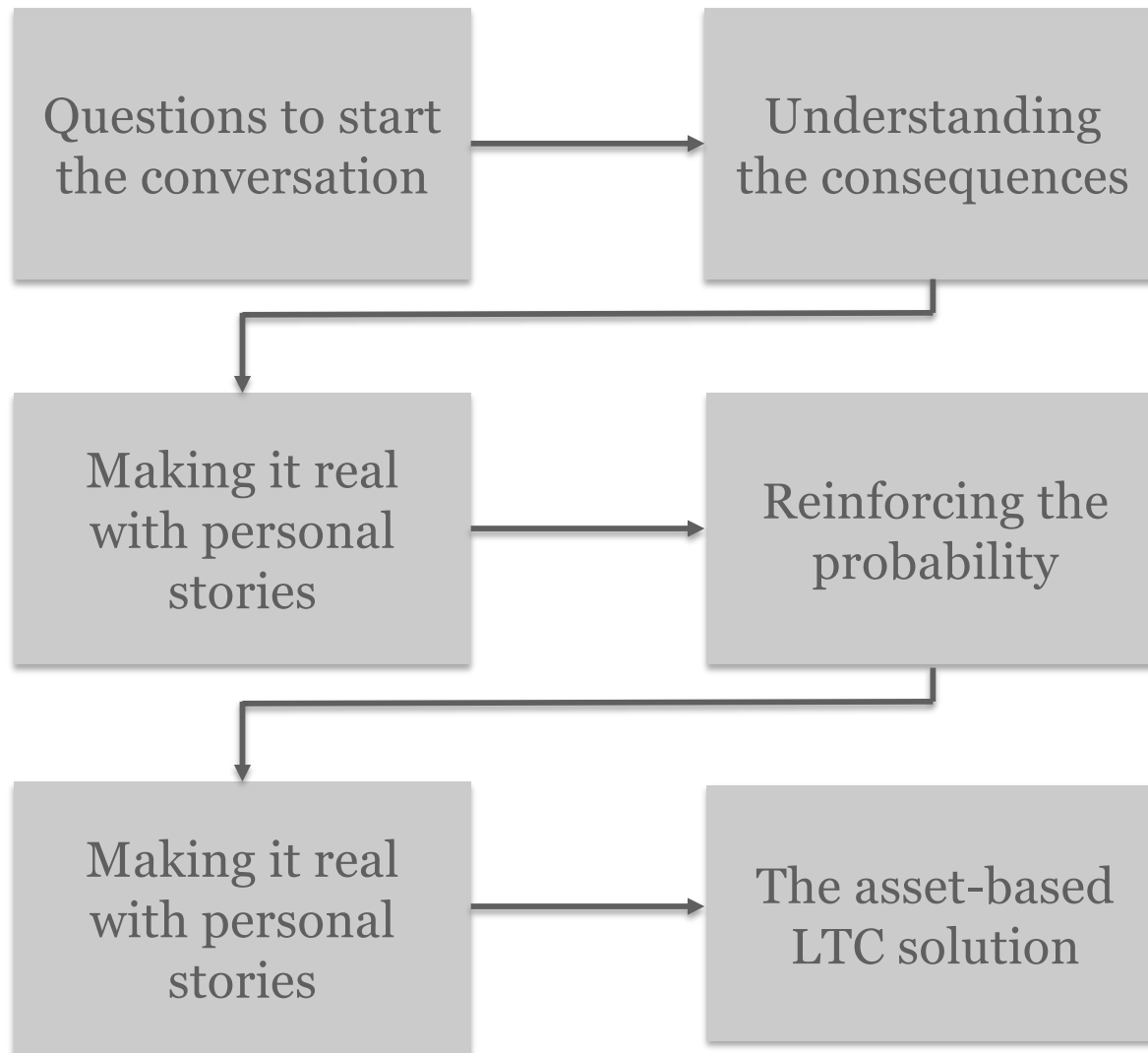


For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)*

Preparing for the conversation

Structuring the conversation



For use with financial professional only. Not for public distribution.

Questions to start the conversation



- What is long-term care? What does it make you think of?
- Have you known someone who has needed long-term care? How did that impact you or members of the family?
- What will happen if you need long-term care?
- How do you envision your own care?
- If you needed long-term care, what would a family member or friend need to do? How might it impact their job, family and life goals?
- When you think about your retirement, what's most important to you?

For use with financial professional only. Not for public distribution.



Being a
caregiver can
have a negative
impact on a
spouse's quality
of life.

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)*



When a spouse isn't involved, your children or other loved ones carry the burden.

Potential effects include:

- Stress
- Lifestyle changes
- Impact on employment

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)*

Family Dynamics

The consequences

- Adult children rarely agree on how money is being spent and how care is given. Tension and resentment can appear between siblings
- Death of a parent can bring adult children together, often times a parent needing care can tear them apart



For use with financial professional only. Not for public distribution.

Finances

The consequences

- One cannot avoid all losses – emotionally, spiritually, physically
- Long-term care can be very expensive and can erode a well-designed plan
- Financial losses could be capped or mitigated if there is a plan in place!

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | OneAmerica.com*

Making it real with personal stories



For use with financial professional only. Not for public distribution.

ONEAMERICA[®] *is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)*

Reinforcing the probability



7-in-10 individuals older than 65 will require some type of long-term care during their lifetime.



The likelihood is **99.5%** that at least one spouse in a married couple older than 65 will need long-term care.

Source: U.S. Department of Health and Human Services,
www.longtermcare.gov, 10/06/2016.

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] is the marketing name for the companies of OneAmerica | OneAmerica.com

Reinforcing the probability



1-in-3 seniors die with Alzheimer's disease or some form of dementia.

In 20 years, the estimated cost of care for someone with Alzheimer's is \$174,305 per year. Over 8 years, that's \$1,394,440.

Sources: Alzheimer's Association, 2015 Alzheimer's Disease Facts and Figures; National Long-Term Care Clearinghouse.

For use with financial professional only. Not for public distribution.

ONEAMERICA[®] is the marketing name for the companies of OneAmerica | OneAmerica.com