



Pacific Life Insurance Company



## Concierge Level Long-Term Care Coordination Services

Your life insurance policy with long-term care benefits includes care coordination services at no additional charge. Let our team of long-term care professionals guide you and your loved ones through the process of securing needed services.



## When It Comes to Your Care, Why Settle for Less?

The U.S. health care system is a large and complex configuration of highly fragmented services. When you need long-term care services, your access to professionals in the field who understand the ins and outs of the system can help you and your loved ones get the individualized support needed.

If you self-insure for long-term care or purchase coverage from carriers that do not offer support, you and your loved ones may need to navigate the system alone.

When you buy a Pacific Life Insurance Company life insurance policy with long-term care benefits, you automatically gain access to our Long-Term Care Coordination Services that offer concierge-level support at no additional charge.\* Our professionals will assist you and your loved ones to coordinate a long-term care experience that's streamlined, comprehensive, and specific to your needs.

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### Servicing Your Long-Term Care Needs at a Concierge Level

Keep this contact card with you:

#### **Long-Term Care Coordination Services**

Contact a Long-Term Care Coordinator

(800) 222-2156

Your Name: \_\_\_\_\_

Your Pacific Life Policy #: \_\_\_\_\_

Give this contact card to a family member or designated representative:

#### **Long-Term Care Coordination Services**

Contact a Long-Term Care Coordinator

(800) 222-2156

Your Name: \_\_\_\_\_

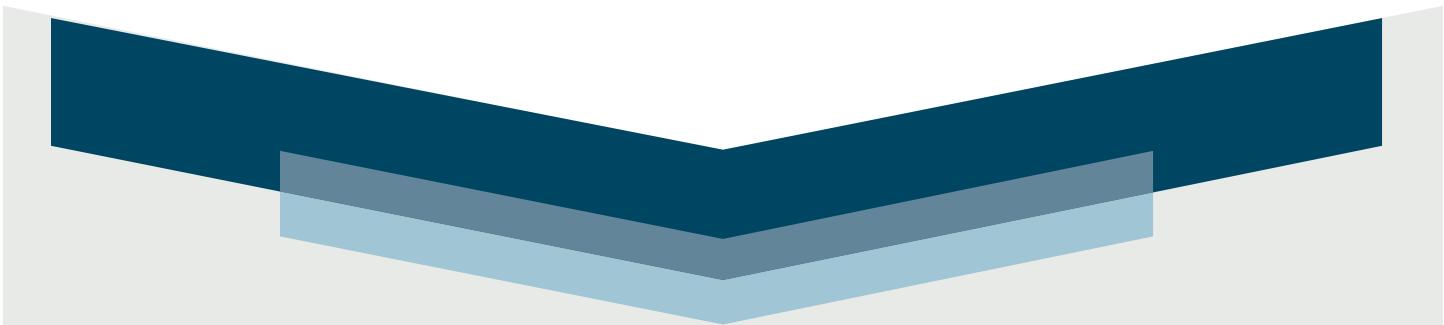
Your Pacific Life Policy #: \_\_\_\_\_

|   |   |                       |
|---|---|-----------------------|
| <b>Investment and Insurance Products: Not a Deposit</b> | <b>Not Insured by any Federal Government Agency</b> |                       |
| <b>Not FDIC Insured</b>                                 | <b>No Bank Guarantee</b>                            | <b>May Lose Value</b> |

\* Pacific Life Insurance Company's care coordination services are provided at no cost. If you use other care coordination services, payment of such services will be limited to your policy's available LTC Benefits.

## Customized Expertise and Assistance, Every Step of the Way

Pacific Life Insurance Company's Long-Term Care Coordinators offer you customized support at no additional cost,\* including care coordination expertise from licensed health care practitioners who can help guide you through accessing your benefits and managing your care.



### **Our Care Coordinators Are Licensed Health Care Practitioners Who Can Help You:**

#### **Initiate the Claims Process**

- Help you understand your policy benefits
- Guide you through the claims forms and process
- Provide in-house certification of chronic illness by licensed health care practitioners
- Provide payment options, including the ability to assign direct payments to your care provider

#### **Develop a Plan of Care**

- Assist you and your family construct a plan of care that meets your needs
- Help you find appropriate, eligible providers of qualified services; whether you choose care at home, through adult day care, or at a long-term care facility
- Locate supplementary support services such as home-delivered meals, transportation, housekeeping, or minor home modifications
- Offer caregiver training to your loved ones and/or designated representative

#### **Manage Your Care**

- Integrate claims payment with care management, including monitoring claims to determine if a change in your care plan is needed
- Promptly close claims upon recovery so that remaining policy benefits can be used for future claims



**When You Need Long-Term Care Services,  
Our Professionals Offer You Concierge-Level Support**

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## Frequently Asked Questions

### **What should I do if I have a claim?**

When you are ready to file a long-term care claim, simply call (800) 222-2156 and one of our Long-Term Care Coordinators will help you understand your benefits and options for care. If you open a claim, we can guide you through the claims process at your request, starting with verification of your care needs and evaluation of your eligibility for benefits before you incur your first long-term care expense.

### **How do my Care Coordination Services work?**

Once your claim has been opened, a Long-Term Care Coordinator will make available various service providers in your community who understand your insurance coverage. You may choose which service provider you want to work with.

### **What is the benefit of using Care Coordination Services versus doing it myself?**

Care Coordination Services make it easier to find eligible providers of care and work with you at your request to establish the right type, level, and frequency of services to meet your verified needs. This helps ensure the most effective use of your benefits and minimizes the chance you will choose a provider ineligible under the terms of your coverage.

### **What information will I need when I call to start a claim?**

First, we will need your Pacific Life Insurance Company policy number and identification information to ensure we speak only with you or your designated representative. Second, we will ask why you believe you need long-term care services and which type of care you hope to put in place, such as at-home or facility-based, agency or individual caregiver, and so forth. Additional details about your current medical condition, recent accidents or injuries, medications, and any assistance you are receiving from paid or unpaid caregivers (including family and friends) will help us customize the benefit assessment process for a decision on your eligibility for benefits.

### **May I have a family member or someone else call on my behalf?**

Yes. We are obligated to protect the privacy of your personal information. Please plan ahead before you need long-term care services by designating a representative through a Durable Power of Attorney or similar legal document. Once you have someone designated to act on your behalf, please provide us with documentation in advance to help make the claims process more efficient.

### **What if I decide not to use the Care Coordination Services offered with my policy?**

Pacific Life Insurance Company's Care Coordination Services are voluntary for you. Our Long-Term Care Coordinators are available only when you need them. The choice is yours.\*

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## Response To A Need

### Eric and Nancy's Story

Eric buys a life insurance policy with long-term care benefits when he is 50 years old. At age 80 he suffers a severe stroke and is deemed chronically ill by a licensed health care practitioner.

Eric's wife, Nancy, locates the Long-Term Care Coordination Services contact card he gave her and calls (800) 222-2156 to speak to a Long-Term Care Coordinator, who helps her file the claim. The Coordinator also assists Nancy with finding local caregivers and implementing their services. The Coordinator confirms that Eric meets the eligibility conditions of his long-term care benefits and works with Nancy to create a comprehensive long-term care plan, which includes minor home modifications and medical equipment that Eric's Medicare benefits do not cover.

With one telephone call, Nancy is able to eliminate the burden of selecting and coordinating the various services for Eric. She is offered a simpler way to connect Eric with the care he needs.



## The Power to Help You Succeed

Offering insurance since 1868, Pacific Life provides a wide range of life insurance products, annuities, and mutual funds, and offers a variety of investment products and services to individuals, businesses, and pension plans. Pacific Life counts more than half of the 100 largest U.S. companies as its clients. For additional company information, including current financial strength ratings, visit [www.PacificLife.com](http://www.PacificLife.com).

**Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Client count as of June 2017 is compiled by Pacific Life using the 2017 FORTUNE 500® list.**



Pacific Life Insurance Company  
Newport Beach, CA  
(800) 800-7681 • [www.PacificLife.com](http://www.PacificLife.com)

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product availability and features may vary by state. Insurance products and their guarantees, including optional benefits and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the life insurance company with regard to such guarantees as these guarantees are not backed by the broker-dealer, insurance agency or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the life insurance company.

***Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.***

Pacific Life Insurance Company's individual life insurance products are marketed exclusively through independent third-party life insurance producers, which may include bank affiliated entities. Some selling entities may limit availability of some optional riders based on their client's age and other factors. Your life insurance producer can help you determine which optional riders are available and appropriate for you.