



**PENN TREATY NETWORK AMERICA  
INSURANCE COMPANY**  
(PTNA Life Insurance Company in CA)

**3440 Lehigh Street, P.O. Box 7066  
Allentown, PA 18105-7066  
(800) 362-0700**

**Things You Should Know Before You Buy  
Long Term Care Insurance**

**Long Term Care  
Insurance**

- A Long Term Care insurance policy may pay most of the costs for your care in a nursing home. Many policies also pay for care at home or other community settings. Since policies can vary in coverage, you should read this policy and make sure you understand what it covers before you buy it.
- You should not buy this insurance policy unless you can afford to pay the premiums every year. Remember that the company can increase premiums in the future.
- The personal worksheet includes questions designed to help you and the company determine whether this policy is suitable for your needs.

**Medicare**

- Medicare does not pay for most Long Term Care.

**Medicaid**

- Medicaid will generally pay for Long Term Care if you have very little income and few assets. You probably should not buy this policy if you are now eligible for Medicaid.
- Many people become eligible for Medicaid after they have used up their own financial resources by paying for Long Term Care services.
- When Medicaid pays your spouse's nursing home bills, you are allowed to keep your house and furniture, a living allowance, and some of your joint assets.
- Your choice of Long Term Care services may be limited if you are receiving Medicaid. To learn more about Medicaid, contact your local or state Medicaid agency.

**Shopper's Guide**

- Make sure the insurance company or agent gives you a copy of a booklet called the "Shopper's Guide to Long Term Care Insurance." Read it carefully. If you have decided to apply for Long Term Care insurance, you have the right to return the policy within 30 days and get back any premium you have paid if you are dissatisfied for any reason or choose not to purchase the policy.

**Counseling**

- Free counseling and additional information about Long Term Care insurance are available through your state's insurance counseling program. Contact your state department on aging for more information about the senior health insurance counseling program in your state.

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