

Qualified expenses

At Northwestern Long Term Care Company, we are committed to making sure that your long-term care benefits are there when you need them. That includes making sure that you understand which expenses are eligible for reimbursement under your long-term care policy. Your Northwestern Long Term Care policy reimburses you for qualified expenses throughout the life of your claim. Qualified expenses are expenses incurred for personal care or rehabilitative services received from appropriate providers of care.

This document summarizes some of the benefits and provisions of your LTC policy. It does not describe all benefits and provisions of your LTC policy. Please refer to your LTC policy for a complete review of benefits and provisions, including any state variations.

What types of services/expenses are covered as qualified expenses?

Examples of covered services and expenses include the following:

- Home care services or assistance with activities of daily living provided by home health care agencies or qualifying independent providers
 - Therapies provided in the home
 - Respite care
 - Hospice services
- Adult day care services
- Room and board costs and charges for various levels of care in assisted living facilities (in CA known as residential care facilities), skilled nursing facilities or nursing homes

What types of services/expenses are not covered as qualified expenses?

Examples of services and expenses that are generally not covered include these:

- Independent living fees, internet services, TV or phone, guest suites or meals, transportation services, beauty services, entertainment charges, dietary counseling
- Lab services, doctor visits or copays, ambulance services
- Prescription or non-prescription medications, hospital stays and services, acute services (emergency room, urgent care or visits to the doctor's office), outpatient therapy services
- Incontinence or other medical supplies
- Informal assistance provided by friends, family or the community
- Meals on Wheels or other meal delivery services
- Personal training services, pet services, massage therapy

Are housekeeping services covered as qualified expenses?

Hiring someone specifically to perform housekeeping services, such as grocery shopping, meal preparation, laundry and light housekeeping, is not covered by your long-term care policy. However, when incidental housekeeping services are delivered by an appropriate health or personal care provider during the same visit when other Qualified Long-Term Care Services are being provided, they may be reimbursed under your policy.

Example: A caregiver visits on Monday, primarily to assist you with bathing and dressing. While at the house, the caregiver does a load of laundry and washes the dishes. All of those services will be reimbursed as part of the same visit since the personal care services are provided incidental to the qualified services (bathing and dressing assistance) provided during that same home care visit.

Are medical equipment and home modification costs covered as qualified expenses?

While the contract generally does not reimburse for durable medical equipment or home modifications, requests for reimbursement will be considered on a case-by-case basis for equipment that allows the insured to maintain their current level of functioning or remain in the home without the need for increased services. Reimbursement will be considered only for equipment purchased after the covered individual has qualified for long-term care benefits under their Northwestern Long-Term Care policy. These services and equipment must be specified within an alternate plan of care that is agreed to in advance by you and us.

Example: Assistance is needed with bathing/showering. The installation of grab bars in the shower area and the use of a shower chair and hand-held showerhead make it possible for you to do this activity safely without an increased need for assistance. This home modification may qualify for reimbursement if it is done after the covered individual has been certified as chronically ill.

What happens if qualified expenses are reimbursed by other sources?

Qualified expenses covered by Medicare can be used to help satisfy the contract's elimination period (the number of weeks during which you incur qualifying expenses before reimbursement begins). Qualified expenses that are covered by Medicare or another Governmental Benefits programs are not a reimbursable expense after the Elimination Period has been met. Please contact the long-term care benefits team for more information on how your benefits may be impacted by payment from other sources.

We're here to help.

If you have additional questions regarding qualified expenses or anything else related to your long-term care benefits, please contact Client Services at 800-748-9493, extension 6610087.

The information above is intended to assist Northwestern Long Term Care policyowners and their family members with the claims eligibility process. The information is not intended for use in the solicitation of long-term care insurance.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries. Northwestern Long Term Care Insurance Company, Milwaukee, WI, (long-term care insurance) a subsidiary of NM.

These policies have exclusions and limitations. For costs and complete details of coverage, contact a Northwestern Mutual representative.

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