

Sample Explanation of Benefits

For Long Term Care Insurance

This guide is designed to help you understand our Explanation of Benefits statement. We have designed the statement to provide you with important information regarding the benefits covered in the payment in an easy-to-read format. Please keep this guide for your future reference.

A123456	Claimant: John Henry Doe
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Payment for May 3 2009 through July 25 2009:	\$8,540.00
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Section A – Policy Details:	
Daily Benefit:	\$140.00
Deductible Period:	20 Days
Deductible Period Met:	May 22 2009
Lifetime Max:	1,460 Days
Benefit Paid to Date:	61 Days
Remaining Balance:	1,399 Days
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Section B – Explanation of Benefits Paid:	
Deductible Period: May 3 2009 through May 22 2009: 20 days	
Benefits are not payable when out of the facility: May 30 2009 through Jun 1 2009	
Nursing Home Facility May 23 2009 through Jul 1 2009 Paid: 61 days@ \$140.00	
\$8,540.00	
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- ① This section of your Explanation of Benefits statement will show the date range for all current services considered and the total amount paid for that benefits period.
- ② The policy coverage limits with information regarding current benefits paid to date will be detailed in this section.
- ③ In this section of your Explanation of Benefits statement, you can view the details regarding the dates of service and charges considered, including dates applied to the Elimination (Deductible) Period and exclusions, if any.